

Table I.A.1(2003) Number of private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,285,662	3,664,428	760,316	518,942	451,043	890,933	4,727,002	1,558,660
Industry group **								
Agric., fish., forest.	159,729	132,836	14,905	8,180	3,412 *	397	151,768	7,961
Mining and manufacturing	305,701	142,757	53,328	45,155	29,627	34,833	222,412	83,289
Construction	583,522	441,732	85,390	41,728	9,896	4,776	553,531	29,991
Utilities and transp.	171,755	92,164	19,881	13,855	15,647	30,208	120,590	51,165
Wholesale trade	348,787	186,147	50,874	32,862	31,887	47,016	257,896	90,891
Fin. svcs. and real estate	685,838	337,949	39,759	47,435	69,346	191,349	399,196	286,642
Retail trade	1,048,816	528,767	102,918	68,670	69,995	278,467	672,545	376,271
Professional services	1,409,535	876,915	168,761	110,583	111,946	141,330	1,107,514	302,021
Other services	1,571,979	925,161	224,500	150,474	109,287	162,557	1,241,550	330,428
Ownership								
For profit, incorporated	4,165,205	2,109,173	569,029	395,524	320,514	770,965	2,908,748	1,256,457
For profit, unincorporated	1,286,529	1,016,745	107,064	54,315	44,436	63,969	1,158,441	128,088
Nonprofit	378,948	186,276	46,552	50,769	70,252	25,099	258,364	120,584
Unknown	454,980	352,234	37,671	18,333	15,842	30,899	401,449	53,530
Age of firm								
Less than 5 years	809,346	661,225	80,751	36,509	24,826	6,034	764,942	44,404
5-9 years	943,446	717,939	107,600	63,639	35,115	19,153	866,339	77,108
10-19 years	1,433,788	1,001,582	214,009	113,177	72,651	32,369	1,285,690	148,098
20 or more years	2,608,890	1,279,690	357,245	300,861	287,744	383,349	1,804,144	804,746
Unknown	490,192	3,991	711 *	4,756 *	30,706	450,028	5,888	484,304
Multi/single status								
2 or more locations	1,606,807	35,935	82,148	206,900	392,555	889,269	208,377	1,398,430
1 location only	4,678,855	3,628,493	678,168	312,041	58,488	1,664	4,518,625	160,230
Percent full-time employees								
Less than 25%	780,474	545,726	86,679	46,788	46,810	54,470	661,894	118,580
25-49 %	501,762	235,787	77,450	42,538	35,483	110,503	342,881	158,881
50-74 %	990,176	615,359	114,799	69,118	62,168	128,732	774,109	216,067
75% or more	4,013,250	2,267,556	481,388	360,497	306,581	597,228	2,948,118	1,065,131
Union presence								
No union employees	5,628,861	3,484,989	711,989	483,796	409,634	538,453	4,482,165	1,146,696
Has union employees	301,172	69,925	29,401	25,758	27,705	148,383	110,604	190,567
Unknown	355,629	109,514	18,926	9,387	13,703	204,098	134,233	221,396
Percent low-wage employees								
50% or more low wage	1,765,880	1,109,780	222,070	160,658	142,578	130,795	1,431,673	334,207
Less than 50% low wage	3,571,840	2,255,765	495,927	335,363	266,059	218,726	2,943,889	627,951
Unknown	947,942	298,883	42,319	22,921	42,406	541,412	351,441	596,501

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.A.1(2003) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62,733	15,683	11,262	7,019	14,583	52,679	21,101	59,505
Industry group **								
Agric., fish., forest.	5,398	3,066	1,867	1,699	1,074 *	110	4,994	1,336
Mining and manufacturing	8,028	6,158	4,675	2,097	3,273	3,518	7,229	3,607
Construction	8,981	6,668	5,153	3,066	1,203	1,017	8,285	2,420
Utilities and transp.	8,025	4,403	1,939	1,571	1,851	5,681	4,934	5,271
Wholesale trade	12,194	4,895	2,832	1,461	3,399	6,647	6,729	7,992
Fin. svcs. and real estate	24,260	8,145	5,267	5,592	8,210	19,170	10,648	22,453
Retail trade	32,610	12,572	3,038	4,929	7,741	24,791	16,191	28,473
Professional services	24,036	12,661	5,683	5,143	9,694	12,802	15,401	17,569
Other services	25,431	14,998	7,905	3,994	8,739	20,756	15,377	19,450
Ownership								
For profit, incorporated	52,508	16,019	8,191	7,767	10,931	52,964	19,799	60,601
For profit, unincorporated	29,306	17,550	5,829	3,131	2,235	13,825	22,748	13,648
Nonprofit	6,274	5,780	3,515	1,935	4,858	3,796	5,777	7,594
Unknown	18,298	10,189	3,317	2,467	2,906	6,977	12,619	7,110
Age of firm								
Less than 5 years	9,464	12,839	5,386	3,961	4,951	1,063	10,195	5,251
5-9 years	18,648	16,204	4,186	3,597	3,369	3,142	18,427	5,987
10-19 years	26,808	18,313	8,508	6,290	5,803	6,368	19,831	12,682
20 or more years	52,555	23,218	7,901	8,683	16,333	42,827	28,574	50,419
Unknown	30,337	890	360 *	1,464 *	4,763	30,473	1,235	29,741
Multi/single status								
2 or more locations	61,970	3,868	5,633	6,759	14,665	52,841	9,472	59,191
1 location only	18,569	17,193	10,943	8,772	2,534	270	17,096	6,579
Percent full-time employees								
Less than 25%	16,005	13,591	5,003	3,639	5,293	7,992	13,893	9,942
25-49 %	15,357	11,420	5,664	4,066	2,158	11,153	9,567	10,703
50-74 %	14,628	17,098	8,132	4,148	6,444	15,150	16,098	16,050
75% or more	56,239	24,167	11,425	4,609	10,028	33,855	29,458	36,054
Union presence								
No union employees	52,707	20,792	9,554	5,832	13,878	38,665	22,820	43,303
Has union employees	19,332	4,857	4,249	3,128	3,423	17,883	7,487	18,647
Unknown	25,727	7,403	3,383	1,438	2,010	19,603	6,625	21,408
Percent low-wage employees								
50% or more low wage	38,226	16,379	8,097	5,689	6,040	20,710	22,478	26,264
Less than 50% low wage	31,244	24,221	13,189	9,287	9,699	17,541	28,898	21,395
Unknown	29,111	10,260	4,054	2,919	4,625	30,344	10,668	29,032

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2003) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,285,662	58.3%	12.1%	8.3%	7.2%	14.2%	75.2%	24.8%
Industry group **								
Agric., fish., forest.	159,729	83.2%	9.3%	5.1%	2.1% *	0.2% *	95.0%	5.0%
Mining and manufacturing	305,701	46.7%	17.4%	14.8%	9.7%	11.4%	72.8%	27.2%
Construction	583,522	75.7%	14.6%	7.2%	1.7%	0.8%	94.9%	5.1%
Utilities and transp.	171,755	53.7%	11.6%	8.1%	9.1%	17.6%	70.2%	29.8%
Wholesale trade	348,787	53.4%	14.6%	9.4%	9.1%	13.5%	73.9%	26.1%
Fin. svcs. and real estate	685,838	49.3%	5.8%	6.9%	10.1%	27.9%	58.2%	41.8%
Retail trade	1,048,816	50.4%	9.8%	6.5%	6.7%	26.6%	64.1%	35.9%
Professional services	1,409,535	62.2%	12.0%	7.8%	7.9%	10.0%	78.6%	21.4%
Other services	1,571,979	58.9%	14.3%	9.6%	7.0%	10.3%	79.0%	21.0%
Ownership								
For profit, incorporated	4,165,205	50.6%	13.7%	9.5%	7.7%	18.5%	69.8%	30.2%
For profit, unincorporated	1,286,529	79.0%	8.3%	4.2%	3.5%	5.0%	90.0%	10.0%
Nonprofit	378,948	49.2%	12.3%	13.4%	18.5%	6.6%	68.2%	31.8%
Unknown	454,980	77.4%	8.3%	4.0%	3.5%	6.8%	88.2%	11.8%
Age of firm								
Less than 5 years	809,346	81.7%	10.0%	4.5%	3.1%	0.7%	94.5%	5.5%
5-9 years	943,446	76.1%	11.4%	6.7%	3.7%	2.0%	91.8%	8.2%
10-19 years	1,433,788	69.9%	14.9%	7.9%	5.1%	2.3%	89.7%	10.3%
20 or more years	2,608,890	49.1%	13.7%	11.5%	11.0%	14.7%	69.2%	30.8%
Unknown	490,192	0.8%	0.1% *	1.0% *	6.3%	91.8%	1.2%	98.8%
Multi/single status								
2 or more locations	1,606,807	2.2%	5.1%	12.9%	24.4%	55.3%	13.0%	87.0%
1 location only	4,678,855	77.6%	14.5%	6.7%	1.3%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	780,474	69.9%	11.1%	6.0%	6.0%	7.0%	84.8%	15.2%
25-49 %	501,762	47.0%	15.4%	8.5%	7.1%	22.0%	68.3%	31.7%
50-74 %	990,176	62.1%	11.6%	7.0%	6.3%	13.0%	78.2%	21.8%
75% or more	4,013,250	56.5%	12.0%	9.0%	7.6%	14.9%	73.5%	26.5%
Union presence								
No union employees	5,628,861	61.9%	12.6%	8.6%	7.3%	9.6%	79.6%	20.4%
Has union employees	301,172	23.2%	9.8%	8.6%	9.2%	49.3%	36.7%	63.3%
Unknown	355,629	30.8%	5.3%	2.6%	3.9%	57.4%	37.7%	62.3%
Percent low-wage employees								
50% or more low wage	1,765,880	62.8%	12.6%	9.1%	8.1%	7.4%	81.1%	18.9%
Less than 50% low wage	3,571,840	63.2%	13.9%	9.4%	7.4%	6.1%	82.4%	17.6%
Unknown	947,942	31.5%	4.5%	2.4%	4.5%	57.1%	37.1%	62.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2003) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62,733	0.60%	0.16%	0.15%	0.21%	0.71%	0.72%	0.72%
Industry group **								
Agric., fish., forest.	5,398	1.45%	0.92%	1.01%	0.61% *	0.08% *	0.79%	0.79%
Mining and manufacturing	8,028	1.51%	1.36%	0.75%	0.85%	1.22%	1.11%	1.11%
Construction	8,981	0.74%	0.85%	0.53%	0.19%	0.16%	0.38%	0.38%
Utilities and transp.	8,025	1.94%	1.21%	0.93%	1.00%	2.63%	2.18%	2.18%
Wholesale trade	12,194	0.95%	0.81%	0.49%	0.97%	1.45%	1.51%	1.51%
Fin. svcs. and real estate	24,260	1.83%	0.68%	0.83%	1.12%	1.94%	1.96%	1.96%
Retail trade	32,610	1.43%	0.43%	0.38%	0.77%	1.69%	1.85%	1.85%
Professional services	24,036	0.85%	0.44%	0.34%	0.64%	0.74%	0.95%	0.95%
Other services	25,431	0.74%	0.60%	0.21%	0.56%	1.15%	0.97%	0.97%
Ownership								
For profit, incorporated	52,508	0.80%	0.19%	0.28%	0.23%	1.07%	1.11%	1.11%
For profit, unincorporated	29,306	0.90%	0.35%	0.25%	0.19%	0.97%	0.91%	0.91%
Nonprofit	6,274	1.61%	0.85%	0.50%	1.14%	0.95%	1.65%	1.65%
Unknown	18,298	1.36%	0.52%	0.54%	0.64%	1.23%	1.20%	1.20%
Age of firm								
Less than 5 years	9,464	0.95%	0.66%	0.52%	0.61%	0.13%	0.65%	0.65%
5-9 years	18,648	0.68%	0.37%	0.42%	0.38%	0.31%	0.63%	0.63%
10-19 years	26,808	0.86%	0.49%	0.47%	0.33%	0.42%	0.75%	0.75%
20 or more years	52,555	0.97%	0.42%	0.43%	0.53%	1.40%	1.43%	1.43%
Unknown	30,337	0.15%	0.07% *	0.30% *	0.99%	1.09%	0.23%	0.23%
Multi/single status								
2 or more locations	61,970	0.24%	0.33%	0.56%	1.05%	1.41%	0.66%	0.66%
1 location only	18,569	0.15%	0.25%	0.17%	0.05%	0.01%	0.14%	0.14%
Percent full-time employees								
Less than 25%	16,005	1.31%	0.61%	0.47%	0.70%	0.95%	1.12%	1.12%
25-49 %	15,357	1.44%	1.24%	0.90%	0.53%	1.66%	1.42%	1.42%
50-74 %	14,628	1.44%	0.90%	0.40%	0.70%	1.39%	1.47%	1.47%
75% or more	56,239	0.60%	0.21%	0.17%	0.24%	0.67%	0.60%	0.60%
Union presence								
No union employees	52,707	0.42%	0.22%	0.14%	0.23%	0.60%	0.60%	0.60%
Has union employees	19,332	2.13%	1.16%	1.16%	0.97%	3.89%	2.87%	2.87%
Unknown	25,727	2.18%	0.99%	0.36%	0.49%	1.86%	1.87%	1.87%
Percent low-wage employees								
50% or more low wage	38,226	1.06%	0.41%	0.26%	0.29%	0.98%	1.14%	1.14%
Less than 50% low wage	31,244	0.50%	0.35%	0.27%	0.27%	0.48%	0.55%	0.55%
Unknown	29,111	1.35%	0.49%	0.32%	0.52%	1.84%	1.54%	1.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.A.2(2003) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.2%	35.6%	66.2%	81.0%	93.5%	98.6%	43.2%	95.4%
Industry group **								
Agric., fish., forest.	29.0%	25.0%	33.4%	76.6%	42.6%*	98.4%	27.2%	61.9%
Mining and manufacturing	68.5%	44.3%	78.3%	90.9%	97.7%	98.7%	57.6%	97.4%
Construction	45.2%	33.5%	75.3%	87.5%	99.7%	99.9%	42.5%	95.3%
Utilities and transp.	55.1%	30.5%	59.3%	73.8%	97.4%	96.8%	37.7%	95.9%
Wholesale trade	68.8%	48.4%	84.1%	92.2%	93.3%	100.0%	58.9%	96.8%
Fin. svcs. and real estate	68.8%	40.4%	87.0%	93.0%	97.1%	98.8%	47.8%	98.0%
Retail trade	57.3%	26.9%	60.7%	80.1%	92.7%	99.4%	35.5%	96.4%
Professional services	61.1%	44.5%	76.1%	88.4%	93.3%	98.8%	51.5%	95.9%
Other services	47.2%	29.6%	50.0%	65.9%	91.4%	97.0%	35.5%	91.2%
Ownership								
For profit, incorporated	63.0%	40.5%	69.0%	80.6%	93.0%	98.5%	49.1%	95.2%
For profit, unincorporated	37.0%	27.1%	50.8%	77.7%	89.9%	99.8%	30.6%	94.7%
Nonprofit	66.1%	42.8%	73.0%	85.7%	97.7%	98.2%	51.9%	96.5%
Unknown	39.4%	27.1%	58.7%	86.0%	95.8%	99.8%	31.7%	97.3%
Age of firm								
Less than 5 years	31.8%	26.5%	39.7%	61.6%	86.8%	99.4%	28.8%	84.1%
5-9 years	41.2%	32.1%	56.0%	73.3%	94.9%	96.6%	37.0%	89.0%
10-19 years	49.2%	38.0%	66.9%	75.1%	89.0%	97.8%	44.7%	87.9%
20 or more years	65.6%	40.6%	75.0%	87.3%	96.7%	99.8%	51.4%	97.4%
Unknown	95.5%	8.9%*	8.4%*	74.9%	78.3%	97.8%	25.4%*	96.3%
Multi/single status								
2 or more locations	93.7%	58.5%	76.9%	84.5%	94.0%	98.6%	73.8%	96.6%
1 location only	43.3%	35.4%	64.9%	78.7%	90.3%	95.2%	41.8%	84.3%
Percent full-time employees								
Less than 25%	22.9%	8.7%	23.1%	49.2%	80.8%	92.2%	12.2%	82.3%
25-49 %	56.8%	30.3%	52.2%	67.3%	95.9%	99.9%	38.0%	97.3%
50-74 %	51.0%	32.9%	58.6%	72.5%	92.6%	99.2%	38.7%	95.1%
75% or more	63.8%	43.4%	78.0%	88.4%	95.4%	98.9%	52.0%	96.6%
Union presence								
No union employees	53.9%	35.9%	66.6%	81.1%	93.9%	98.9%	43.5%	94.9%
Has union employees	87.2%	56.9%	82.4%	89.1%	98.7%	99.9%	66.9%	99.0%
Unknown	64.8%	11.6%	27.9%*	52.6%	71.0%	96.9%	15.4%	94.8%
Percent low wage employees								
50% or more low wage	37.5%	19.5%	39.1%	62.1%	90.4%	99.4%	25.2%	90.3%
Less than 50% low wage	62.3%	46.2%	81.1%	91.8%	96.8%	99.4%	54.9%	97.1%
Unknown	67.6%	15.7%	34.2%	56.2%	83.7%	98.1%	18.9%	96.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2(2003) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	0.72%	1.43%	1.19%	0.78%	0.31%	0.56%	0.37%
Industry group **								
Agric., fish., forest.	1.75%	2.19%	7.06%	11.51%	13.68%*	10.42%	1.93%	11.78%
Mining and manufacturing	1.03%	2.38%	1.41%	1.72%	0.79%	0.47%	1.71%	0.49%
Construction	0.78%	1.19%	3.52%	2.84%	0.18%	0.34%	0.75%	1.41%
Utilities and transp.	2.41%	2.94%	7.15%	6.68%	1.41%	1.76%	2.88%	1.56%
Wholesale trade	0.96%	1.35%	1.70%	2.10%	2.61%	0.01%	0.98%	1.16%
Fin. svcs. and real estate	1.86%	2.19%	2.36%	3.02%	1.03%	0.46%	2.01%	0.37%
Retail trade	1.71%	1.36%	2.21%	2.95%	2.60%	0.47%	1.28%	0.92%
Professional services	0.86%	0.80%	2.26%	1.90%	2.26%	0.66%	0.72%	1.05%
Other services	0.94%	0.66%	2.39%	2.35%	1.93%	1.21%	0.58%	1.49%
Ownership								
For profit, incorporated	0.96%	0.85%	1.59%	1.52%	1.11%	0.37%	0.72%	0.50%
For profit, unincorporated	1.14%	1.09%	3.02%	2.88%	4.74%	0.13%	0.97%	2.43%
Nonprofit	0.69%	1.39%	5.73%	3.44%	2.27%	3.02%	1.56%	1.08%
Unknown	1.64%	1.60%	6.03%	3.42%	4.18%	0.39%	1.41%	1.14%
Age of firm								
Less than 5 years	1.39%	1.94%	3.31%	3.74%	5.63%	0.53%	1.49%	3.54%
5-9 years	0.79%	0.76%	1.86%	4.80%	2.27%	1.79%	0.80%	2.27%
10-19 years	0.79%	0.90%	1.42%	2.80%	2.50%	0.82%	0.88%	1.86%
20 or more years	0.94%	0.76%	1.94%	0.97%	0.80%	0.07%	0.71%	0.40%
Unknown	0.86%	5.37%*	4.19%*	13.87%	5.96%	0.62%	8.70%*	0.81%
Multi/single status								
2 or more locations	0.44%	5.36%	3.82%	2.00%	0.97%	0.31%	0.72%	0.34%
1 location only	0.59%	0.71%	1.51%	1.56%	2.28%	1.96%	0.59%	1.75%
Percent full-time employees								
Less than 25%	0.98%	0.70%	3.25%	3.34%	4.18%	2.72%	0.71%	2.24%
25-49 %	1.15%	0.77%	2.73%	3.84%	1.32%	0.09%	1.19%	0.71%
50-74 %	1.61%	1.30%	3.35%	2.72%	2.53%	0.71%	1.60%	1.04%
75% or more	0.70%	0.91%	1.04%	1.33%	0.87%	0.31%	0.59%	0.36%
Union presence								
No union employees	0.70%	0.74%	1.49%	1.28%	0.72%	0.47%	0.58%	0.44%
Has union employees	1.76%	4.37%	4.44%	2.33%	0.99%	0.07%	2.95%	0.36%
Unknown	1.96%	1.60%	8.81%*	7.60%	8.56%	0.72%	1.98%	1.05%
Percent low wage employees								
50% or more low wage	1.31%	0.86%	1.74%	2.11%	1.50%	0.35%	0.71%	1.15%
Less than 50% low wage	0.57%	0.83%	1.31%	0.65%	0.60%	0.40%	0.53%	0.42%
Unknown	1.34%	1.38%	4.22%	6.33%	4.21%	0.51%	1.46%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(2003) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.4%	12.2%	29.0%	80.3%	11.9%	60.6%
Industry group **						
Agric., fish., forest.	14.8%	13.1%	41.7%*	90.0%	13.3%	26.9%*
Mining and manufacturing	28.5%	12.4%	33.3%	84.9%	11.2%	55.9%
Construction	16.6%	15.4%	24.4%*	54.5%	14.7%	32.3%
Utilities and transp.	43.0%	9.9%	45.3%	91.4%	9.7%	73.8%
Wholesale trade	30.9%	13.1%	36.6%	81.0%	12.6%	62.5%
Fin. svcs. and real estate	44.2%	10.2%	34.0%	83.9%	9.0%	68.2%
Retail trade	49.9%	9.9%	30.3%	88.7%	9.5%	76.4%
Professional services	24.1%	11.6%	24.0%	72.1%	11.6%	48.6%
Other services	27.6%	13.3%	24.7%	67.3%	13.6%	47.9%
Ownership						
For profit, incorporated	35.7%	11.7%	31.0%	82.3%	11.5%	64.6%
For profit, unincorporated	21.3%	11.9%	24.6%	67.9%	11.7%	49.3%
Nonprofit	19.9%	12.8%	22.1%	48.7%	12.5%	28.6%
Unknown	31.9%	18.0%	34.4%*	88.5%	17.4%	67.4%
Age of firm						
Less than 5 years	13.4%	12.1%	13.4%*	49.0%	12.2%	20.2%*
5-9 years	15.1%	11.4%	17.7%*	59.6%	11.4%	31.9%
10-19 years	16.4%	12.7%	25.5%	57.9%	12.6%	33.4%
20 or more years	31.3%	12.2%	30.8%	77.2%	11.6%	54.5%
Unknown	85.8%	24.9%*	59.3%	87.1%	26.1%*	85.9%
Multi/single status						
2 or more locations	58.9%	10.5%	30.0%	80.5%	8.0%	64.7%
1 location only	12.8%	12.4%	23.2%	41.1%	12.3%	20.0%
Percent full-time employees						
Less than 25%	32.4%	11.1%	21.3%	70.6%	10.6%	50.6%
25-49 %	41.4%	12.4%	18.8%	81.9%	12.2%	66.0%
50-74 %	32.5%	12.7%	22.7%	79.8%	12.8%	61.2%
75% or more	31.4%	12.2%	32.3%	80.9%	11.8%	60.6%
Union presence						
No union employees	26.4%	11.2%	29.1%	77.9%	11.0%	53.9%
Has union employees	61.2%	34.5%	26.4%	80.8%	34.0%	71.8%
Unknown	79.5%	25.1%	37.2%*	86.8%	20.3%	85.3%
Percent low wage employees						
50% or more low wage	28.5%	12.7%	22.5%	73.4%	12.6%	47.6%
Less than 50% low wage	21.7%	12.1%	31.0%	78.0%	11.8%	47.9%
Unknown	73.7%	12.1%	41.4%	83.3%	10.6%	81.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(2003) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.99%	0.34%	1.89%	1.59%	0.34%	1.46%
Industry group **						
Agric., fish., forest.	1.86%	2.19%	13.79%*	11.52%	2.59%	9.41%*
Mining and manufacturing	2.09%	1.38%	4.44%	1.13%	1.78%	2.98%
Construction	1.20%	1.46%	8.31%*	9.96%	1.67%	5.09%
Utilities and transp.	3.43%	1.93%	8.22%	4.54%	2.20%	4.79%
Wholesale trade	1.10%	1.60%	9.25%	4.18%	1.56%	3.06%
Fin. svcs. and real estate	2.12%	1.54%	5.02%	2.88%	1.63%	2.72%
Retail trade	2.11%	0.72%	5.23%	2.68%	0.73%	2.38%
Professional services	1.29%	0.88%	2.80%	4.41%	0.96%	2.86%
Other services	1.71%	0.63%	4.75%	3.69%	0.64%	3.01%
Ownership						
For profit, incorporated	1.16%	0.38%	2.65%	1.19%	0.42%	1.28%
For profit, unincorporated	2.34%	1.23%	4.84%	6.22%	1.34%	5.58%
Nonprofit	1.59%	1.85%	2.45%	4.30%	1.76%	2.15%
Unknown	3.72%	1.58%	12.06%*	9.88%	1.58%	8.40%
Age of firm						
Less than 5 years	1.39%	1.43%	8.95%*	11.01%	1.47%	6.55%*
5-9 years	1.30%	1.02%	6.12%*	7.94%	1.00%	3.68%
10-19 years	1.04%	0.82%	4.17%	5.39%	0.94%	3.23%
20 or more years	1.71%	0.56%	1.44%	2.81%	0.56%	2.34%
Unknown	1.57%	10.68%*	12.62%	1.57%	14.85%*	1.56%
Multi/single status						
2 or more locations	1.40%	0.77%	2.13%	1.61%	1.30%	1.46%
1 location only	0.35%	0.35%	2.33%	5.30%	0.39%	1.32%
Percent full-time employees						
Less than 25%	3.68%	1.72%	6.04%	8.00%	1.89%	4.74%
25-49 %	2.44%	1.08%	3.93%	4.03%	0.88%	3.21%
50-74 %	2.14%	0.55%	4.35%	3.54%	0.70%	3.38%
75% or more	0.73%	0.44%	2.56%	1.57%	0.46%	1.45%
Union presence						
No union employees	0.83%	0.40%	2.17%	1.44%	0.36%	1.25%
Has union employees	4.74%	2.63%	4.64%	5.96%	2.54%	5.98%
Unknown	2.14%	6.70%	11.98%*	2.26%	4.85%	2.33%
Percent low wage employees						
50% or more low wage	1.60%	1.06%	3.65%	4.86%	1.14%	2.90%
Less than 50% low wage	0.66%	0.62%	2.59%	1.87%	0.66%	1.30%
Unknown	2.28%	2.32%	8.37%	2.02%	2.01%	2.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2003) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.9%	69.0%	56.5%	38.3%	24.4%	11.3%	62.7%	18.0%
Industry group **								
Agric., fish., forest.	71.1%	73.2%	71.2%	64.2%	62.0%	36.3%	72.0%	63.8%
Mining and manufacturing	43.1%	68.0%	53.9%	31.6%	17.6%	19.4%	58.0%	19.6%
Construction	61.8%	68.5%	63.4%	43.0%	39.1%	24.0% *	64.3%	41.3%
Utilities and transp.	47.2%	68.3%	52.9%	59.3%	36.0%	26.2%	63.4%	32.2%
Wholesale trade	44.4%	69.3%	55.0%	33.5%	12.0% *	14.8%	61.3%	15.3%
Fin. svcs. and real estate	34.2%	67.9%	59.4%	33.9%	31.2%	6.3%	63.0%	14.6%
Retail trade	28.6%	66.9%	50.3%	29.9%	14.4%	7.1%	57.4%	9.7%
Professional services	53.7%	72.3%	59.1%	39.4%	30.0%	24.5%	66.9%	27.7%
Other services	42.5%	65.9%	53.4%	42.4%	22.5%	7.0%	60.1%	16.8%
Ownership								
For profit, incorporated	40.6%	68.5%	56.1%	35.8%	22.4%	10.4%	61.4%	15.9%
For profit, unincorporated	51.8%	65.8%	52.7%	38.5%	16.5%	21.1% *	62.1%	21.6%
Nonprofit	54.4%	76.4%	59.0%	55.6%	36.4%	25.2% *	69.3%	37.3%
Unknown	55.7%	76.1%	70.0%	39.0%	29.8% *	3.5% *	72.7%	14.3%
Age of firm								
Less than 5 years	55.3%	64.7%	51.0%	35.3%	20.5% *	6.4% *	60.8%	23.2%
5-9 years	55.9%	68.9%	50.0%	41.8%	19.8%	15.0% *	63.1%	22.5%
10-19 years	54.1%	68.5%	52.2%	38.2%	17.5%	7.1%	62.0%	19.2%
20 or more years	44.9%	70.9%	61.0%	38.3%	28.3%	15.0%	63.6%	22.8%
Unknown	8.4%	95.8%	.	10.8% *	8.2% *	8.3%	26.1% *	8.3%
Multi/single status								
2 or more locations	18.9%	55.4%	49.9%	32.7%	23.1%	11.3%	44.2%	16.0%
1 location only	62.4%	69.2%	57.5%	42.2%	33.4%	34.1%	64.2%	37.3%
Percent full-time employees								
Less than 25%	38.6%	72.3%	70.1%	48.6%	19.5%	4.0% *	68.5%	13.8%
25-49 %	31.8%	67.3%	53.7%	34.6%	16.2%	5.0% *	58.5%	9.4%
50-74 %	43.0%	66.9%	54.2%	36.8%	19.7%	12.2%	61.6%	16.0%
75% or more	45.7%	69.4%	56.5%	38.1%	26.9%	12.9%	63.0%	20.0%
Union presence								
No union employees	45.8%	68.8%	55.3%	37.0%	23.4%	6.2%	62.3%	16.5%
Has union employees	42.6%	73.5%	86.5%	64.1%	42.9%	23.8%	76.9%	29.2%
Unknown	19.2%	76.4%	30.3% *	15.6% *	13.0% *	15.6%	55.9%	15.6%
Percent low wage employees								
50% or more low wage	40.3%	70.9%	53.4%	34.2%	19.7%	5.5%	61.1%	15.4%
Less than 50% low wage	52.0%	68.1%	57.0%	39.8%	27.9%	11.0%	62.6%	23.7%
Unknown	19.5%	79.8%	60.9%	33.8%	16.1% *	12.9%	73.6%	13.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2003) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	0.73%	1.21%	2.03%	1.32%	1.66%	0.74%	1.03%
Industry group **								
Agric., fish., forest.	2.76%	3.74%	12.69%	10.54%	17.32%	9.28%	3.18%	8.19%
Mining and manufacturing	1.76%	3.24%	5.90%	3.60%	2.35%	2.46%	2.87%	1.46%
Construction	1.99%	3.27%	2.87%	4.00%	9.67%	8.71% *	2.24%	5.12%
Utilities and transp.	2.29%	4.47%	6.50%	8.56%	8.24%	5.90%	3.50%	3.17%
Wholesale trade	2.02%	2.03%	4.41%	6.28%	4.13% *	3.94%	2.01%	3.02%
Fin. svcs. and real estate	1.72%	2.52%	4.80%	6.76%	3.65%	1.33%	1.50%	1.81%
Retail trade	0.80%	2.63%	3.46%	3.76%	3.37%	1.93%	2.11%	1.31%
Professional services	1.17%	1.20%	3.75%	4.85%	2.04%	4.99%	1.02%	2.27%
Other services	1.19%	1.47%	1.75%	3.18%	3.53%	1.77%	0.93%	1.76%
Ownership								
For profit, incorporated	0.83%	1.01%	1.49%	2.28%	2.12%	1.48%	1.02%	1.07%
For profit, unincorporated	1.84%	1.51%	3.24%	5.15%	3.60%	6.65% *	1.56%	4.55%
Nonprofit	1.81%	2.17%	4.95%	2.86%	4.23%	8.56% *	1.57%	2.65%
Unknown	2.42%	2.57%	4.00%	6.57%	11.34% *	3.30% *	1.97%	3.46%
Age of firm								
Less than 5 years	2.49%	3.08%	3.90%	5.18%	8.42% *	5.11% *	2.77%	5.08%
5-9 years	1.57%	1.75%	4.37%	5.28%	3.97%	7.59% *	1.67%	3.42%
10-19 years	1.56%	1.87%	3.04%	3.22%	2.93%	2.04%	1.71%	2.90%
20 or more years	1.52%	1.15%	1.26%	1.94%	2.13%	3.53%	0.97%	2.28%
Unknown	1.12%	28.56%	.	9.81% *	6.34% *	1.06%	13.79% *	1.13%
Multi/single status								
2 or more locations	1.06%	7.84%	4.68%	2.05%	1.40%	1.67%	2.33%	1.05%
1 location only	0.78%	0.73%	1.27%	2.13%	3.07%	6.13%	0.73%	1.51%
Percent full-time employees								
Less than 25%	1.99%	4.14%	6.08%	5.01%	4.24%	1.31% *	1.83%	2.23%
25-49 %	2.31%	4.27%	3.18%	5.24%	3.10%	2.39% *	2.72%	2.09%
50-74 %	1.98%	2.08%	3.50%	3.98%	4.02%	2.86%	1.59%	1.99%
75% or more	0.93%	0.81%	1.74%	2.36%	1.21%	1.76%	0.99%	1.04%
Union presence								
No union employees	0.87%	0.80%	1.41%	2.05%	1.35%	0.59%	0.83%	0.52%
Has union employees	3.57%	2.83%	5.16%	5.02%	6.58%	6.18%	2.43%	5.26%
Unknown	1.56%	9.65%	16.29% *	12.62% *	8.08% *	1.99%	10.09%	1.81%
Percent low wage employees								
50% or more low wage	1.22%	1.32%	2.48%	3.29%	3.09%	1.08%	1.04%	2.04%
Less than 50% low wage	0.80%	0.76%	1.20%	2.42%	1.15%	1.64%	0.74%	0.85%
Unknown	2.03%	3.28%	7.96%	7.06%	6.08% *	2.36%	2.32%	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1)(2003) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.6%	24.9%	19.4%	12.7%	9.4%	4.0%	22.2%	6.6%
Industry group **								
Agric., fish., forest.	15.9%	13.6%	31.2% *	11.7% *	36.5% *	10.2% *	15.3%	21.5%
Mining and manufacturing	16.1%	28.4%	21.9%	9.1%	4.6%	4.3%	23.2%	4.8%
Construction	20.9%	22.8%	18.5%	19.2%	17.0% *	14.8% *	21.0%	20.0%
Utilities and transp.	17.6%	31.6%	10.2% *	17.6% *	1.8% *	15.4% *	24.5%	11.2% *
Wholesale trade	15.4%	24.6%	23.1%	8.3% *	2.8% *	3.5% *	22.3%	3.6% *
Fin. svcs. and real estate	11.0%	21.3%	17.9%	10.2% *	12.8%	1.7% *	19.7%	5.0%
Retail trade	10.1%	26.6%	14.8%	11.2%	6.4% *	1.3%	21.2%	2.9%
Professional services	18.4%	25.3%	19.0%	11.0%	9.8%	10.3%	22.6%	10.3%
Other services	17.5%	26.4%	21.5%	16.3%	11.8%	3.3% *	23.9%	8.0%
Ownership								
For profit, incorporated	14.4%	24.7%	19.6%	11.3%	8.8%	3.5%	21.6%	5.7%
For profit, unincorporated	17.0%	22.6%	13.0%	12.8%	6.0% *	5.9% *	20.4%	7.1%
Nonprofit	22.7%	31.3%	24.8%	21.8%	14.7%	15.6% *	28.3%	16.1%
Unknown	20.1%	28.3%	23.3%	14.2%	5.2% *	2.4% *	26.5%	4.2% *
Age of firm								
Less than 5 years	19.7%	23.2%	15.1%	11.3%	12.3% *	0.2% *	21.6%	8.2% *
5-9 years	19.4%	24.6%	16.1%	14.6%	5.8% *	2.9% *	22.3%	6.0%
10-19 years	20.1%	26.3%	17.5%	13.5%	6.9% *	0.7% *	23.0%	7.3% *
20 or more years	15.9%	24.6%	21.7%	12.3%	10.6%	6.4%	21.8%	9.0%
Unknown	2.3%	15.9% *	.	6.6% *	4.0% *	2.1%	4.8% *	2.3%
Multi/single status								
2 or more locations	6.3%	12.8% *	15.6%	9.2%	8.5%	4.0%	11.6%	5.7%
1 location only	22.5%	25.1%	20.0%	15.2%	15.3%	10.3% *	23.0%	15.6%
Percent full-time employees								
Less than 25%	15.7%	26.9%	32.7%	19.9%	9.3% *	1.2% *	27.6%	5.8%
25-49 %	10.9%	23.4%	20.7%	13.0%	5.4% *	0.3% *	20.6%	2.7%
50-74 %	16.0%	23.2%	22.0%	13.3%	7.4% *	6.5% *	21.9%	7.4%
75% or more	16.0%	25.3%	18.1%	12.0%	10.2%	4.3%	22.1%	7.1%
Union presence								
No union employees	16.2%	24.8%	18.9%	11.6%	9.3%	1.8%	21.9%	6.0%
Has union employees	14.8%	27.1%	30.6%	31.7%	11.3%	7.0% *	29.3%	9.1%
Unknown	8.8%	30.7% *	13.1% *	11.7% *	5.4% *	7.4%	22.8% *	7.5%
Percent low wage employees								
50% or more low wage	14.3%	25.2%	17.7%	12.2%	8.4%	1.2% *	21.5%	5.7%
Less than 50% low wage	18.3%	24.4%	19.4%	12.7%	9.8%	5.0%	21.8%	8.9%
Unknown	7.6%	36.1%	28.9% *	14.9% *	9.8% *	4.2%	33.8%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	0.89%	1.46%	0.94%	1.14%	0.68%	0.75%	0.63%
Industry group **								
Agric., fish., forest.	2.16%	1.16%	9.39% *	5.50% *	12.11% *	5.97% *	2.68%	5.39%
Mining and manufacturing	1.27%	4.10%	3.93%	0.99%	1.15%	1.20%	2.22%	0.56%
Construction	1.74%	2.85%	4.33%	2.99%	6.32% *	7.99% *	2.10%	3.68%
Utilities and transp.	3.27%	4.15%	3.53% *	5.76% *	1.93% *	5.17% *	3.10%	4.16% *
Wholesale trade	1.14%	2.59%	4.01%	2.61% *	1.67% *	2.79% *	1.93%	1.28% *
Fin. svcs. and real estate	0.71%	1.30%	3.53%	3.36% *	2.87%	0.89% *	1.21%	0.66%
Retail trade	0.69%	2.56%	3.75%	2.71%	1.97% *	0.29%	1.90%	0.48%
Professional services	0.87%	1.17%	1.90%	1.34%	2.75%	2.55%	0.87%	1.60%
Other services	1.03%	1.20%	2.81%	1.97%	2.87%	1.62% *	1.23%	1.35%
Ownership								
For profit, incorporated	0.52%	1.12%	1.58%	1.05%	1.21%	0.65%	0.88%	0.57%
For profit, unincorporated	1.17%	1.26%	3.58%	2.52%	2.22% *	2.20% *	1.34%	1.93%
Nonprofit	1.42%	2.10%	4.04%	3.04%	3.21%	6.38% *	1.33%	2.05%
Unknown	1.95%	3.94%	3.79%	4.11%	4.47% *	1.08% *	2.64%	2.68% *
Age of firm								
Less than 5 years	2.11%	1.92%	3.76%	2.48%	5.27% *	0.83% *	2.07%	2.99% *
5-9 years	1.17%	2.28%	2.67%	2.28%	2.17% *	1.00% *	1.44%	1.32%
10-19 years	1.39%	1.95%	2.64%	2.22%	2.82% *	0.98% *	1.55%	2.33% *
20 or more years	0.85%	0.98%	1.46%	0.88%	1.64%	1.76%	0.71%	1.30%
Unknown	0.43%	10.19% *	.	10.04% *	2.58% *	0.40%	6.38% *	0.43%
Multi/single status								
2 or more locations	0.48%	3.92% *	3.78%	1.91%	1.10%	0.68%	1.67%	0.56%
1 location only	0.87%	0.94%	1.68%	0.94%	3.33%	3.18% *	0.87%	1.76%
Percent full-time employees								
Less than 25%	1.86%	5.25%	6.63%	3.80%	2.92% *	1.44% *	3.58%	1.35%
25-49 %	0.96%	2.81%	2.64%	3.54%	1.91% *	0.29% *	1.26%	0.74%
50-74 %	1.72%	1.94%	3.34%	2.91%	2.44% *	2.35% *	2.01%	1.54%
75% or more	0.54%	0.95%	1.62%	1.20%	1.06%	0.80%	0.79%	0.68%
Union presence								
No union employees	0.59%	0.90%	1.36%	1.06%	1.26%	0.45%	0.72%	0.55%
Has union employees	2.11%	5.91%	8.46%	4.08%	2.59%	2.29% *	5.13%	2.02%
Unknown	1.30%	9.40% *	9.01% *	3.88% *	6.87% *	1.59%	7.71% *	1.35%
Percent low wage employees								
50% or more low wage	0.75%	1.76%	1.77%	1.92%	1.74%	0.59% *	0.74%	0.89%
Less than 50% low wage	0.75%	0.88%	1.93%	1.14%	1.09%	1.49%	0.82%	0.86%
Unknown	0.87%	6.50%	8.71% *	5.22% *	4.15% *	0.85%	5.60%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(2)(2003) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.4%	35.4%	31.7%	23.9%	15.7%	8.2%	33.4%	11.9%
Industry group **								
Agric., fish., forest.	39.1%	40.2%	33.4% *	39.7%	36.4% *	21.1% *	39.7%	34.4%
Mining and manufacturing	22.9%	31.8%	24.1%	22.6%	12.4%	14.0%	28.7%	13.6%
Construction	35.8%	37.2%	41.2%	24.6%	32.8%	8.9% *	37.2%	24.4%
Utilities and transp.	28.3%	27.3%	41.5%	37.7%	34.2%	17.7%	32.5%	24.5%
Wholesale trade	24.4%	35.5%	27.4%	23.2%	8.7% *	11.4% *	31.9%	11.5%
Fin. svcs. and real estate	22.4%	40.3%	36.8%	25.4%	23.2%	5.9%	38.1%	11.8%
Retail trade	14.3%	31.5%	28.8%	15.3%	7.4% *	3.6%	28.5%	4.9%
Professional services	30.5%	37.8%	33.5%	27.5%	17.7%	19.1%	36.5%	18.7%
Other services	21.6%	31.5%	27.8%	22.4%	12.2%	5.5%	29.6%	10.0%
Ownership								
For profit, incorporated	22.7%	35.1%	30.7%	22.6%	15.0%	7.6%	32.6%	10.8%
For profit, unincorporated	29.1%	34.1%	35.1%	23.0%	9.5% *	18.9% *	33.8%	15.6%
Nonprofit	28.2%	37.6%	28.3%	34.2%	20.5%	8.6% *	35.0%	20.4%
Unknown	31.3%	39.9%	46.5%	23.0%	24.2% *	1.5% *	40.0%	10.0%
Age of firm								
Less than 5 years	28.9%	34.6%	23.1%	19.2%	7.2% *	6.2% *	31.6%	12.8% *
5-9 years	30.2%	35.4%	30.2%	24.5%	12.9% *	11.6% *	33.5%	14.9%
10-19 years	28.7%	34.3%	29.6%	24.9%	10.3%	6.1% *	32.5%	11.9%
20 or more years	25.8%	36.4%	34.3%	24.1%	19.0%	11.6%	34.4%	15.6%
Unknown	5.4%	79.9% *	.	3.3% *	4.3% *	5.4%	19.0% *	5.3%
Multi/single status								
2 or more locations	12.6%	26.6%	27.9%	22.0%	15.0%	8.2%	26.4%	11.0%
1 location only	33.2%	35.5%	32.3%	25.2%	20.5%	24.1%	34.0%	21.3%
Percent full-time employees								
Less than 25%	16.3%	31.2%	24.5%	21.5%	8.3% *	2.8% *	28.7%	6.1%
25-49 %	14.9%	29.4%	24.4%	17.3%	10.2%	2.8% *	26.7%	4.9%
50-74 %	23.0%	36.6%	27.4%	18.9%	11.8%	5.9% *	32.9%	8.7%
75% or more	26.3%	35.8%	33.7%	25.4%	18.1%	10.2%	34.4%	14.2%
Union presence								
No union employees	25.0%	35.2%	31.3%	23.0%	15.0%	4.2%	33.2%	10.4%
Has union employees	27.8%	39.9%	45.9%	42.3%	28.7%	19.2% *	43.4%	21.7%
Unknown	11.9%	33.3%	9.2% *	7.6% *	6.7% *	10.9%	22.8%	10.8%
Percent low wage employees								
50% or more low wage	20.6%	35.6%	26.0%	18.7%	11.4%	2.5%	30.8%	8.4%
Less than 50% low wage	29.2%	35.5%	33.0%	26.0%	19.1%	8.5%	34.1%	16.0%
Unknown	11.6%	32.1%	31.5%	14.5% *	6.6% *	9.5%	30.6%	9.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(2)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.74%	1.36%	1.89%	1.31%	1.38%	0.52%	0.86%
Industry group **								
Agric., fish., forest.	4.06%	4.84%	11.08% *	8.11%	11.40% *	9.55% *	4.30%	8.33%
Mining and manufacturing	1.45%	4.38%	4.74%	3.67%	1.69%	2.54%	2.32%	1.11%
Construction	1.39%	1.76%	3.38%	3.52%	8.15%	6.07% *	1.40%	5.11%
Utilities and transp.	3.02%	4.32%	5.57%	8.96%	8.56%	4.62%	4.10%	3.88%
Wholesale trade	1.77%	2.66%	5.40%	5.48%	4.21% *	3.83% *	2.44%	2.52%
Fin. svcs. and real estate	1.56%	2.06%	4.30%	5.77%	4.26%	1.25%	2.04%	1.79%
Retail trade	1.26%	2.89%	3.76%	3.57%	2.38% *	1.02%	2.69%	0.70%
Professional services	0.98%	1.61%	3.36%	4.29%	2.39%	4.69%	1.10%	2.16%
Other services	0.58%	1.54%	1.60%	1.99%	2.19%	1.48%	0.74%	1.22%
Ownership								
For profit, incorporated	0.50%	0.84%	1.44%	2.01%	1.95%	1.03%	0.61%	0.73%
For profit, unincorporated	1.77%	1.97%	3.35%	4.12%	3.52% *	6.48% *	1.74%	4.11%
Nonprofit	1.77%	3.15%	4.34%	3.17%	4.27%	3.15% *	1.76%	2.70%
Unknown	2.72%	3.50%	4.48%	4.38%	11.71% *	1.00% *	2.76%	2.97%
Age of firm								
Less than 5 years	2.07%	3.01%	4.89%	2.99%	5.94% *	4.75% *	2.57%	3.87% *
5-9 years	1.36%	1.80%	4.42%	4.21%	4.61% *	7.21% *	1.33%	2.93%
10-19 years	1.18%	1.36%	2.89%	2.47%	1.96%	2.11% *	1.35%	1.61%
20 or more years	0.94%	1.28%	1.76%	1.96%	2.11%	2.99%	0.69%	1.65%
Unknown	0.91%	25.34% *	.	1.32% *	4.67% *	0.83%	10.01% *	0.92%
Multi/single status								
2 or more locations	1.00%	4.61%	3.46%	2.38%	1.44%	1.39%	2.61%	0.92%
1 location only	0.60%	0.74%	1.80%	1.69%	3.36%	5.62%	0.59%	1.23%
Percent full-time employees								
Less than 25%	1.55%	3.74%	4.91%	5.25%	2.76% *	0.91% *	3.26%	1.03%
25-49 %	1.37%	4.38%	4.29%	3.29%	2.95%	1.40% *	2.47%	1.28%
50-74 %	1.16%	1.92%	2.89%	3.15%	2.37%	2.51% *	1.19%	1.78%
75% or more	0.69%	0.98%	1.68%	2.22%	1.41%	1.58%	0.79%	0.96%
Union presence								
No union employees	0.38%	0.79%	1.46%	1.92%	1.33%	0.52%	0.50%	0.43%
Has union employees	3.62%	5.36%	10.01%	5.88%	5.73%	5.86% *	4.68%	4.73%
Unknown	1.72%	6.80%	10.94% *	3.79% *	3.65% *	2.02%	6.49%	1.78%
Percent low wage employees								
50% or more low wage	0.75%	1.76%	2.51%	2.29%	2.15%	0.46%	0.93%	1.29%
Less than 50% low wage	0.53%	0.79%	1.56%	2.21%	1.41%	1.84%	0.56%	0.77%
Unknown	1.85%	4.07%	5.77%	5.52% *	2.45% *	2.10%	3.53%	1.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(3)(2003) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.7%	11.4%	7.8%	4.4%	2.1%	2.3% *	9.7%	2.5%
Industry group **								
Agric., fish., forest.	18.8%	.	.	.	.	.	19.5%	12.8% *
Mining and manufacturing	5.8%	.	.	.	.	.	8.1%	2.2%
Construction	10.4%	.	.	.	.	.	11.3%	3.4% *
Utilities and transp.	8.4% *	.	.	.	.	.	6.8%	9.8% *
Wholesale trade	5.9%	.	.	.	.	.	8.6%	1.3% *
Fin. svcs. and real estate	3.5%	.	.	.	.	.	7.5%	0.8%
Retail trade	5.4%	.	.	.	.	.	9.3%	2.8% *
Professional services	8.1%	.	.	.	.	.	10.9%	2.8%
Other services	6.2%	.	.	.	.	.	8.8%	2.4% *
Ownership								
For profit, incorporated	6.3%	.	.	.	.	.	9.6%	2.4%
For profit, unincorporated	8.5%	.	.	.	.	.	10.4%	3.0% *
Nonprofit	6.6%	.	.	.	.	.	8.8%	4.0%
Unknown	7.3%	.	.	.	.	.	9.9%	1.1% *
Age of firm								
Less than 5 years	9.0%	.	.	.	.	.	9.9%	3.9% *
5-9 years	7.9%	.	.	.	.	.	8.9%	2.9% *
10-19 years	7.4%	.	.	.	.	.	8.8%	0.9% *
20 or more years	7.1%	.	.	.	.	.	10.5%	3.2%
Unknown	1.7% *	.	.	.	.	.	2.3% *	1.7% *
Multi/single status								
2 or more locations	2.8%	.	.	.	.	.	7.8%	2.2%
1 location only	9.6%	.	.	.	.	.	9.9%	5.3%
Percent full-time employees								
Less than 25%	7.3%	.	.	.	.	.	13.7%	2.0% *
25-49 %	7.3%	.	.	.	.	.	13.3%	2.3% *
50-74 %	6.9%	.	.	.	.	.	8.3%	4.9% *
75% or more	6.5%	.	.	.	.	.	9.5%	2.1%
Union presence								
No union employees	6.7%	.	.	.	.	.	9.5%	1.7%
Has union employees	6.9%	.	.	.	.	.	13.3%	4.4%
Unknown	5.9%	.	.	.	.	.	15.4%	5.0% *
Percent low wage employees								
50% or more low wage	6.6%	.	.	.	.	.	10.2%	2.2%
Less than 50% low wage	7.8%	.	.	.	.	.	9.5%	3.2%
Unknown	2.9%	.	.	.	.	.	11.5%	1.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(3)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.25%	0.46%	0.75%	0.66%	0.27%	0.77%*	0.41%	0.45%
Industry group **								
Agric., fish., forest.	2.75%	.	.	.	.	.	2.79%	6.57%*
Mining and manufacturing	0.85%	.	.	.	.	.	1.48%	0.39%
Construction	1.04%	.	.	.	.	.	1.13%	1.51%*
Utilities and transp.	2.53%*	.	.	.	.	.	1.54%	3.82%*
Wholesale trade	0.89%	.	.	.	.	.	1.12%	0.80%*
Fin. svcs. and real estate	0.29%	.	.	.	.	.	1.24%	0.23%
Retail trade	0.72%	.	.	.	.	.	1.29%	1.08%*
Professional services	0.73%	.	.	.	.	.	0.91%	0.64%
Other services	0.70%	.	.	.	.	.	1.13%	0.80%*
Ownership								
For profit, incorporated	0.32%	.	.	.	.	.	0.52%	0.58%
For profit, unincorporated	1.13%	.	.	.	.	.	0.99%	2.14%*
Nonprofit	1.05%	.	.	.	.	.	1.49%	0.92%
Unknown	0.83%	.	.	.	.	.	0.85%	0.83%*
Age of firm								
Less than 5 years	1.29%	.	.	.	.	.	1.58%	1.62%*
5-9 years	0.85%	.	.	.	.	.	1.15%	1.50%*
10-19 years	0.57%	.	.	.	.	.	0.73%	0.32%*
20 or more years	0.34%	.	.	.	.	.	0.75%	0.81%
Unknown	0.60%*	.	.	.	.	.	10.32%*	0.60%*
Multi/single status								
2 or more locations	0.44%	.	.	.	.	.	1.36%	0.49%
1 location only	0.42%	.	.	.	.	.	0.47%	0.74%
Percent full-time employees								
Less than 25%	1.26%	.	.	.	.	.	2.29%	1.56%*
25-49 %	0.96%	.	.	.	.	.	1.78%	1.14%*
50-74 %	0.78%	.	.	.	.	.	1.06%	1.86%*
75% or more	0.34%	.	.	.	.	.	0.51%	0.32%
Union presence								
No union employees	0.26%	.	.	.	.	.	0.39%	0.14%
Has union employees	1.24%	.	.	.	.	.	2.81%	1.05%
Unknown	1.64%	.	.	.	.	.	4.57%	1.82%*
Percent low wage employees								
50% or more low wage	0.36%	.	.	.	.	.	0.43%	0.50%
Less than 50% low wage	0.34%	.	.	.	.	.	0.47%	0.59%
Unknown	0.52%	.	.	.	.	.	2.72%	0.58%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(2003) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.5%	41.8%	32.7%	16.3%	7.0%	6.4%	36.9%	7.5%
Industry group **								
Agric., fish., forest.	48.2%	50.4%	52.0%	41.4%	24.2%*	12.4%*	51.0%	24.9%*
Mining and manufacturing	24.3%	37.0%	32.6%	14.7%	7.6%	16.4%	32.0%	12.1%
Construction	42.1%	51.3%	38.9%	21.7%	12.0%	16.8%*	44.5%	22.2%
Utilities and transp.	22.5%	37.0%	31.1%	25.5%*	14.5%*	8.3%*	33.7%	12.1%*
Wholesale trade	24.5%	39.7%	28.7%	12.3%	4.9%*	11.8%*	33.4%	9.1%*
Fin. svcs. and real estate	14.7%	33.6%	25.4%	8.2%*	9.7%	2.4%*	29.9%	4.4%
Retail trade	14.9%	40.1%	25.7%	12.6%	3.4%*	2.6%*	33.2%	2.8%
Professional services	28.1%	40.4%	29.4%	15.5%	5.4%*	18.3%	36.0%	12.6%
Other services	27.0%	45.0%	40.1%	20.2%	7.9%	2.8%	40.6%	7.2%
Ownership								
For profit, incorporated	22.9%	42.2%	32.6%	15.6%	6.1%	5.7%	36.5%	6.6%
For profit, unincorporated	28.0%	36.0%	29.5%	15.4%	4.8%	14.8%*	33.5%	12.0%*
Nonprofit	26.1%	46.1%	26.9%	21.9%	9.9%	12.6%*	37.7%	12.7%
Unknown	37.1%	51.4%	51.9%	19.0%*	18.6%*	0.6%*	49.6%	6.4%*
Age of firm								
Less than 5 years	30.0%	35.4%	32.7%	13.6%	6.3%*	5.2%*	33.8%	7.7%*
5-9 years	31.9%	40.5%	27.5%	21.4%	7.7%*	8.8%*	36.5%	10.3%
10-19 years	31.4%	43.3%	29.9%	12.2%	3.4%	4.5%*	37.0%	6.8%
20 or more years	24.8%	43.4%	35.5%	17.2%	8.4%	9.0%*	37.7%	9.5%
Unknown	4.0%	95.8%	.	.	1.1%*	4.1%	22.8%*	4.0%
Multi/single status								
2 or more locations	8.0%	38.7%	21.6%	11.4%	6.3%	6.4%	20.6%	6.6%
1 location only	36.8%	41.9%	34.3%	19.8%	12.3%	11.4%*	38.2%	16.8%
Percent full-time employees								
Less than 25%	18.2%	32.9%	39.5%	24.3%	5.7%*	2.5%*	33.4%	5.6%
25-49 %	19.5%	47.7%	32.7%	17.7%	4.1%*	1.7%*	38.7%	3.4%
50-74 %	24.8%	41.4%	36.8%	19.9%	5.1%*	3.0%*	39.0%	4.2%*
75% or more	25.4%	41.9%	31.7%	15.1%	7.9%	8.3%	36.5%	9.0%
Union presence								
No union employees	24.8%	41.0%	31.2%	14.9%	5.8%	2.2%	35.9%	5.0%
Has union employees	33.1%	69.2%	66.9%	41.9%	26.0%	17.8%*	64.3%	20.8%
Unknown	10.7%	39.8%	16.1%*	10.3%*	1.6%*	9.1%	29.2%	8.8%
Percent low wage employees								
50% or more low wage	22.0%	40.5%	35.4%	14.8%	6.8%	2.6%	35.4%	5.9%
Less than 50% low wage	29.0%	42.1%	32.2%	16.7%	7.7%	3.3%	37.1%	7.6%
Unknown	11.5%	42.1%	31.2%	19.5%*	3.3%*	8.6%	38.9%	8.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(2003) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	1.39%	1.38%	0.87%	0.74%	1.60%	1.05%	1.02%
Industry group **								
Agric., fish., forest.	3.38%	3.04%	12.37%	10.71%	11.71% *	7.50% *	2.86%	8.38% *
Mining and manufacturing	2.19%	4.49%	5.01%	2.19%	1.48%	2.74%	3.44%	1.64%
Construction	1.45%	2.70%	2.98%	3.25%	2.60%	8.41% *	1.57%	3.33%
Utilities and transp.	3.07%	4.28%	6.01%	8.29% *	7.26% *	4.93% *	3.45%	4.45% *
Wholesale trade	1.75%	3.16%	4.50%	1.74%	2.37% *	4.14% *	2.36%	3.09% *
Fin. svcs. and real estate	1.26%	2.56%	5.23%	2.85% *	2.11%	0.76% *	2.38%	0.78%
Retail trade	1.06%	2.53%	3.97%	2.12%	1.28% *	0.93% *	1.42%	0.77%
Professional services	1.48%	1.89%	2.33%	2.59%	1.72% *	5.25%	1.49%	2.87%
Other services	0.89%	1.97%	3.18%	1.82%	1.91%	0.71%	1.48%	0.55%
Ownership								
For profit, incorporated	0.65%	1.18%	1.64%	1.29%	0.94%	1.24%	0.98%	0.97%
For profit, unincorporated	2.04%	1.96%	4.31%	2.91%	1.42%	5.89% *	1.78%	4.47% *
Nonprofit	2.89%	5.68%	4.32%	4.60%	2.95%	5.69% *	3.99%	2.40%
Unknown	2.40%	3.43%	4.54%	6.83% *	10.75% *	2.68% *	2.68%	3.33% *
Age of firm								
Less than 5 years	1.52%	1.99%	2.77%	3.63%	7.89% *	4.55% *	1.65%	2.81% *
5-9 years	2.20%	3.05%	4.09%	3.76%	2.93% *	7.00% *	2.58%	1.45%
10-19 years	0.96%	2.04%	2.71%	0.96%	0.92%	1.80% *	1.37%	1.11%
20 or more years	1.04%	1.84%	2.06%	1.13%	1.03%	3.37% *	1.08%	1.82%
Unknown	0.81%	28.56%	.	.	1.66% *	0.88%	11.08% *	0.84%
Multi/single status								
2 or more locations	1.06%	9.63%	3.47%	1.01%	0.82%	1.61%	3.08%	1.15%
1 location only	0.97%	1.38%	1.38%	1.07%	1.47%	4.12% *	1.04%	1.24%
Percent full-time employees								
Less than 25%	2.31%	5.16%	8.57%	4.56%	3.22% *	1.12% *	4.32%	1.58%
25-49 %	1.20%	2.85%	5.95%	4.17%	1.33% *	0.99% *	2.31%	0.73%
50-74 %	1.40%	3.27%	3.27%	3.05%	2.48% *	1.64% *	2.22%	1.56% *
75% or more	0.75%	1.42%	1.82%	1.06%	0.95%	1.95%	1.03%	1.09%
Union presence								
No union employees	0.73%	1.49%	1.34%	0.93%	0.72%	0.25%	1.11%	0.23%
Has union employees	3.53%	4.49%	3.84%	6.46%	5.06%	6.35% *	3.07%	5.28%
Unknown	0.90%	6.99%	8.77% *	6.19% *	1.66% *	1.17%	5.68%	1.12%
Percent low wage employees								
50% or more low wage	0.99%	2.65%	2.93%	1.65%	1.86%	0.67%	2.18%	0.71%
Less than 50% low wage	0.88%	1.45%	1.54%	1.13%	0.65%	0.54%	1.14%	0.33%
Unknown	1.91%	4.01%	9.22%	6.29% *	1.68% *	2.33%	3.40%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(1)(2003) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.1%	13.8%	12.4%	5.1%	1.7%	1.8% *	12.5%	2.1%
Industry group **								
Agric., fish., forest.	10.2%	8.6%	20.7% *	8.9% *	16.6% *	10.2% *	9.9% *	12.6% *
Mining and manufacturing	10.0%	16.6%	16.7%	4.9%	0.8% *	3.3% *	14.7%	2.4% *
Construction	13.8%	16.9%	11.3%	8.6%	3.7% *	12.2% *	14.1%	11.1%
Utilities and transp.	6.6% *	15.5%	3.4% *	5.7% *	0.5% *	2.7% *	11.7% *	1.8% *
Wholesale trade	9.2%	14.2%	16.2%	2.9% *	0.8% *	2.7% *	13.5%	1.8% *
Fin. svcs. and real estate	4.5%	11.7%	9.8% *	2.4% *	1.3% *	0.1% *	10.6%	0.4% *
Retail trade	4.4%	12.4%	8.6% *	2.9% *	1.4% *	0.3% *	10.3%	0.5% *
Professional services	8.4%	12.1%	8.2%	3.6%	1.1% *	7.2%	10.5%	4.4%
Other services	10.4%	16.3%	18.4%	8.3%	2.9% *	0.4% *	15.7%	2.6%
Ownership								
For profit, incorporated	7.6%	14.1%	12.9%	4.5%	1.5%	1.4% *	12.6%	1.7%
For profit, unincorporated	8.8%	11.0%	8.9%	6.0% *	1.8% *	5.0% *	10.2%	4.5% *
Nonprofit	8.8%	15.0%	9.5% *	8.3% *	1.9% *	7.7% *	12.6%	4.4% *
Unknown	12.9%	18.3%	17.7%	6.5% *	3.9% *	0.1% *	17.5%	1.4% *
Age of firm								
Less than 5 years	8.7%	9.8%	10.3% *	4.2% *	5.4% *	0.2% *	9.7%	3.2% *
5-9 years	9.9%	12.3%	9.2% *	9.1%	1.0% *	0.6% *	11.5%	2.6% *
10-19 years	11.7%	15.9%	12.3%	4.7%	0.8% *	0.0% *	13.9%	2.2% *
20 or more years	8.2%	14.4%	13.5%	4.7%	1.8%	3.0% *	12.7%	2.8%
Unknown	0.8%	15.9% *	.	.	0.4% *	0.8% *	3.8% *	0.8% *
Multi/single status								
2 or more locations	2.0%	7.1% *	7.5% *	2.0% *	1.2% *	1.8% *	5.0%	1.6%
1 location only	12.7%	13.9%	13.2%	7.4%	5.1%	3.6% *	13.1%	7.5%
Percent full-time employees								
Less than 25%	5.2%	6.8%	16.9% *	9.8% *	0.5% *	0.5% *	10.4%	0.9% *
25-49 %	5.9%	13.6%	9.6% *	7.5%	2.0% *	0.2% *	11.2%	1.4% *
50-74 %	8.7%	13.6%	16.8%	6.4% *	1.9% *	0.7% *	13.7%	1.4% *
75% or more	8.5%	14.2%	11.7%	4.4%	1.8%	2.4% *	12.5%	2.5%
Union presence								
No union employees	8.2%	13.5%	11.8%	4.3%	1.3%	0.5% *	12.1%	1.3%
Has union employees	10.4%	22.2%	25.1%	18.6%	7.5%	4.2% *	22.3%	5.8% *
Unknown	4.3%	19.0% *	13.1% *	7.4% *	0.7% *	3.2%	15.3% *	3.2%
Percent low wage employees								
50% or more low wage	7.1%	11.8%	13.4%	6.5%	2.3% *	0.4% *	11.4%	2.1%
Less than 50% low wage	9.6%	14.1%	11.9%	4.6%	1.4%	0.9% *	12.5%	2.0%
Unknown	4.0%	17.7%	21.1% *	6.4% *	1.3% *	2.4% *	18.3%	2.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(1)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	0.75%	0.99%	0.54%	0.39%	0.60% *	0.61%	0.42%
Industry group **								
Agric., fish., forest.	3.04%	2.16%	8.27% *	4.73% *	8.96% *	5.97% *	3.20% *	6.27% *
Mining and manufacturing	1.79%	4.75%	4.07%	1.29%	0.42% *	1.14% *	2.99%	0.75% *
Construction	0.91%	1.94%	2.62%	2.52%	1.55% *	8.05% *	1.12%	3.04%
Utilities and transp.	2.21% *	4.62%	3.78% *	3.88% *	0.35% *	3.55% *	3.55% *	2.13% *
Wholesale trade	1.46%	2.91%	3.35%	1.16% *	0.48% *	2.77% *	2.24%	1.17% *
Fin. svcs. and real estate	0.86%	2.22%	3.63% *	1.06% *	1.12% *	0.05% *	1.97%	0.18% *
Retail trade	0.61%	1.63%	3.25% *	1.37% *	0.72% *	0.19% *	1.06%	0.27% *
Professional services	0.71%	1.20%	1.75%	0.66%	0.62% *	2.02%	0.88%	1.15%
Other services	0.60%	1.51%	2.47%	1.96%	1.44% *	0.29% *	1.00%	0.60%
Ownership								
For profit, incorporated	0.36%	0.89%	1.12%	0.59%	0.34%	0.43% *	0.65%	0.32%
For profit, unincorporated	0.73%	1.15%	2.27%	2.62% *	1.19% *	2.29% *	0.94%	2.03% *
Nonprofit	1.38%	1.89%	2.93% *	2.77% *	0.87% *	5.46% *	1.87%	1.61% *
Unknown	2.13%	4.23%	3.89%	3.06% *	4.57% *	0.07% *	2.96%	2.71% *
Age of firm								
Less than 5 years	0.89%	1.21%	3.77% *	1.71% *	5.82% *	0.83% *	1.01%	1.76% *
5-9 years	1.25%	2.28%	3.09% *	1.85%	0.57% *	0.48% *	1.55%	0.84% *
10-19 years	1.16%	1.70%	2.06%	0.93%	0.28% *	0.01% *	1.41%	0.73% *
20 or more years	0.60%	0.98%	0.99%	0.45%	0.46%	1.40% *	0.63%	0.80%
Unknown	0.24%	10.19% *	.	.	1.41% *	0.27% *	6.43% *	0.24% *
Multi/single status								
2 or more locations	0.40%	2.48% *	2.61% *	0.89% *	0.42% *	0.60% *	0.93%	0.44%
1 location only	0.57%	0.76%	1.09%	0.61%	0.86%	1.85% *	0.61%	0.78%
Percent full-time employees								
Less than 25%	0.94%	1.37%	5.65% *	3.19% *	0.83% *	0.75% *	1.75%	0.45% *
25-49 %	0.86%	3.00%	3.62% *	2.11%	1.19% *	0.20% *	1.95%	0.47% *
50-74 %	0.90%	1.29%	2.34%	2.23% *	1.31% *	0.77% *	1.14%	0.61% *
75% or more	0.41%	0.65%	1.06%	0.55%	0.40%	0.79% *	0.54%	0.48%
Union presence								
No union employees	0.44%	0.77%	0.96%	0.66%	0.37%	0.23% *	0.62%	0.19%
Has union employees	1.84%	5.77%	7.22%	2.81%	1.66%	1.92% *	4.14%	1.86% *
Unknown	0.71%	6.28% *	9.01% *	3.45% *	1.66% *	0.87%	5.61% *	0.85%
Percent low wage employees								
50% or more low wage	0.52%	1.23%	1.74%	1.10%	0.79% *	0.36% *	0.85%	0.40%
Less than 50% low wage	0.62%	0.89%	1.56%	0.47%	0.42%	0.39% *	0.80%	0.21%
Unknown	0.87%	2.94%	6.78% *	3.00% *	0.73% *	0.84% *	2.93%	0.77% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(2)(2003) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.5%	21.8%	16.8%	10.0%	5.2%	5.0%	19.3%	5.5%
Industry group **								
Agric., fish., forest.	28.4%	29.4%	22.4% *	31.8%	18.5% *	2.2% *	29.9%	15.5% *
Mining and manufacturing	12.6%	16.5%	14.1%	10.0%	5.8%	12.2%	15.1%	8.6%
Construction	24.1%	28.6%	23.7%	13.1%	9.3%	4.5% *	25.4%	13.3%
Utilities and transp.	13.2%	15.9%	27.1%	11.8% *	14.3% *	5.0% *	17.9%	8.8% *
Wholesale trade	13.4%	20.5%	13.8% *	6.9%	4.5% *	9.4% *	17.0%	7.3% *
Fin. svcs. and real estate	9.0%	17.9%	13.0%	6.8% *	8.7%	2.4% *	16.2%	4.1%
Retail trade	7.8%	20.1%	14.6%	5.7% *	1.2% *	2.0% *	17.0%	1.8% *
Professional services	16.4%	21.7%	15.6%	11.3%	4.3%	15.0% *	19.6%	10.1%
Other services	13.2%	22.3%	17.3%	10.8%	4.2%	1.8% *	19.6%	3.9%
Ownership								
For profit, incorporated	12.4%	21.7%	16.1%	9.5%	4.5%	4.4%	18.8%	4.8%
For profit, unincorporated	16.3%	18.9%	20.3%	9.4%	2.4% *	14.5% *	18.4%	9.9% *
Nonprofit	14.8%	25.8%	12.3%	13.9%	7.7% *	4.5% *	20.5%	8.3%
Unknown	20.2%	27.4%	26.7%	11.5% *	14.4% *	0.2% *	26.5%	4.7% *
Age of firm								
Less than 5 years	17.6%	21.7%	15.0%	8.1% *	1.2% *	5.0% *	19.8%	4.6% *
5-9 years	17.7%	21.9%	15.9%	11.3%	6.4% *	8.2% *	20.0%	7.2%
10-19 years	15.7%	20.8%	15.0%	8.5%	2.0% *	4.3% *	18.2%	4.6%
20 or more years	13.9%	22.4%	18.2%	10.6%	6.4%	7.1% *	19.7%	7.0%
Unknown	3.1%	79.9% *	.	.	0.9% *	3.1%	19.0% *	3.0%
Multi/single status								
2 or more locations	5.8%	20.8%	11.3%	7.9%	4.8%	5.0%	11.9%	5.1%
1 location only	19.3%	21.8%	17.6%	11.5%	7.8%	7.7% *	19.9%	9.5%
Percent full-time employees								
Less than 25%	8.4%	16.0%	11.5%	12.1% *	3.6% *	2.0% *	14.2%	3.6%
25-49 %	9.6%	24.5%	14.8% *	9.1%	1.8% *	0.5% *	19.5%	1.2%
50-74 %	13.3%	22.6%	17.7%	9.0%	3.2% *	2.2% *	20.4%	2.8% *
75% or more	14.4%	21.7%	17.1%	10.1%	6.1%	6.7%	19.4%	6.9%
Union presence								
No union employees	13.1%	21.2%	15.8%	9.0%	4.2%	1.3%	18.7%	3.2%
Has union employees	24.1%	42.0%	39.1%	27.9%	20.5%	16.8% *	38.9%	18.2%
Unknown	6.5%	17.9%	3.0% *	7.6% *	1.5% *	6.1%	11.8% *	6.0%
Percent low wage employees								
50% or more low wage	11.1%	21.8%	14.6%	7.1%	3.6% *	1.3% *	17.9%	2.9%
Less than 50% low wage	15.9%	21.9%	17.4%	10.9%	6.4%	2.4%	19.8%	5.6%
Unknown	7.8%	18.6%	11.6% *	11.0% *	1.9% *	7.0%	16.4%	6.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(2)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.93%	1.44%	0.74%	0.37%	1.44%	0.76%	0.85%
Industry group **								
Agric., fish., forest.	3.70%	4.36%	9.39% *	8.97%	8.84% *	5.82% *	3.61%	7.15% *
Mining and manufacturing	1.55%	2.83%	3.35%	2.15%	1.17%	2.97%	2.12%	1.47%
Construction	1.21%	1.47%	3.22%	3.20%	2.36%	4.56% *	1.32%	2.83%
Utilities and transp.	2.31%	3.79%	5.10%	4.40% *	7.28% *	2.68% *	3.07%	3.65% *
Wholesale trade	1.32%	2.76%	4.86% *	1.90%	2.41% *	4.02% *	1.86%	2.64% *
Fin. svcs. and real estate	0.80%	1.52%	2.94%	2.69% *	1.69%	0.76% *	1.61%	0.72%
Retail trade	1.00%	2.85%	3.13%	1.87% *	0.69% *	0.89% *	1.78%	0.71% *
Professional services	1.17%	1.46%	1.65%	2.41%	1.20%	4.90% *	1.25%	2.66%
Other services	0.73%	1.91%	3.29%	0.87%	0.66%	0.54% *	1.04%	0.67%
Ownership								
For profit, incorporated	0.41%	0.62%	1.40%	0.71%	0.69%	0.96%	0.53%	0.68%
For profit, unincorporated	1.82%	1.55%	3.38%	1.06%	1.08% *	5.94% *	1.49%	3.76% *
Nonprofit	2.22%	4.24%	3.37%	3.39%	2.99% *	1.92% *	3.02%	1.93%
Unknown	2.68%	3.84%	6.47%	4.62% *	10.28% *	0.26% *	3.48%	2.13% *
Age of firm								
Less than 5 years	1.63%	2.34%	4.10%	3.01% *	4.18% *	4.52% *	1.88%	1.53% *
5-9 years	1.59%	1.94%	3.69%	2.95%	2.96% *	7.09% *	1.87%	1.41%
10-19 years	0.80%	0.99%	2.83%	1.25%	0.79% *	1.80% *	0.94%	1.13%
20 or more years	0.64%	1.38%	1.95%	0.94%	0.80%	3.00% *	0.86%	1.41%
Unknown	0.66%	25.34% *	.	.	1.02% *	0.71%	10.01% *	0.69%
Multi/single status								
2 or more locations	0.93%	5.97%	2.88%	1.17%	0.44%	1.44%	2.05%	0.97%
1 location only	0.82%	0.94%	1.72%	0.63%	1.39%	4.04% *	0.86%	0.96%
Percent full-time employees								
Less than 25%	1.45%	3.42%	2.99%	4.66% *	1.73% *	0.78% *	2.62%	0.91%
25-49 %	0.69%	3.02%	4.65% *	2.61%	0.87% *	0.34% *	1.39%	0.30%
50-74 %	1.07%	2.33%	2.25%	2.64%	1.46% *	1.63% *	1.66%	1.24% *
75% or more	0.55%	0.88%	1.82%	1.25%	0.53%	1.72%	0.80%	0.96%
Union presence								
No union employees	0.44%	0.96%	1.43%	0.77%	0.43%	0.25%	0.70%	0.25%
Has union employees	3.76%	6.58%	7.07%	7.36%	5.72%	6.33% *	3.80%	5.05%
Unknown	0.87%	5.07%	1.60% *	3.79% *	1.67% *	1.03%	4.06% *	0.97%
Percent low wage employees								
50% or more low wage	0.50%	1.81%	2.17%	0.91%	1.15% *	0.43% *	1.13%	0.47%
Less than 50% low wage	0.56%	0.90%	1.27%	1.07%	0.46%	0.32%	0.76%	0.30%
Unknown	1.60%	3.36%	6.53% *	5.91% *	1.21% *	2.08%	3.92%	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(3)(2003) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.9%	7.1%	5.0%	2.4%	0.7%	0.7%*	6.1%	0.9%
Industry group **								
Agric., fish., forest.	10.6%	.	.	.	.	.	11.7%	1.7%*
Mining and manufacturing	2.9%	.	.	.	.	.	3.9%	1.3%
Construction	6.5%	.	.	.	.	.	7.1%	1.6%*
Utilities and transp.	3.1%	.	.	.	.	.	4.4%	2.0%*
Wholesale trade	3.5%	.	.	.	.	.	4.9%	1.0%*
Fin. svcs. and real estate	1.4%	.	.	.	.	.	3.4%	0.1%*
Retail trade	3.3%	.	.	.	.	.	6.6%	1.1%*
Professional services	4.6%	.	.	.	.	.	6.6%	0.5%
Other services	4.3%	.	.	.	.	.	6.3%	1.4%
Ownership								
For profit, incorporated	3.7%	.	.	.	.	.	6.1%	0.8%
For profit, unincorporated	4.7%	.	.	.	.	.	5.8%	1.3%*
Nonprofit	3.5%	.	.	.	.	.	5.2%	1.5%*
Unknown	5.5%	.	.	.	.	.	7.6%	0.4%*
Age of firm								
Less than 5 years	4.7%	.	.	.	.	.	5.2%	1.3%*
5-9 years	4.7%	.	.	.	.	.	5.5%	1.0%*
10-19 years	4.9%	.	.	.	.	.	5.9%	0.5%*
20 or more years	4.1%	.	.	.	.	.	6.6%	1.3%
Unknown	0.3%*	.	.	.	.	.	.	0.3%
Multi/single status								
2 or more locations	1.1%	.	.	.	.	.	4.2%*	0.7%
1 location only	6.0%	.	.	.	.	.	6.2%	2.5%
Percent full-time employees								
Less than 25%	4.9%	.	.	.	.	.	9.4%*	1.1%*
25-49 %	4.7%	.	.	.	.	.	9.2%	0.9%*
50-74 %	3.3%	.	.	.	.	.	5.4%	0.2%*
75% or more	3.8%	.	.	.	.	.	5.7%	1.0%
Union presence								
No union employees	4.0%	.	.	.	.	.	5.9%	0.7%
Has union employees	4.2%	.	.	.	.	.	11.6%	1.2%
Unknown	1.9%*	.	.	.	.	.	4.8%*	1.6%*
Percent low wage employees								
50% or more low wage	4.1%	.	.	.	.	.	6.7%	1.1%
Less than 50% low wage	4.6%	.	.	.	.	.	5.9%	0.9%
Unknown	1.3%	.	.	.	.	.	5.3%	0.8%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(3)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.10%	0.34%	0.61%	0.64%	0.13%	0.28% *	0.19%	0.14%
Industry group **								
Agric., fish., forest.	2.13%	.	.	.	.	.	2.17%	1.49% *
Mining and manufacturing	0.66%	.	.	.	.	.	0.96%	0.22%
Construction	0.74%	.	.	.	.	.	0.78%	0.83% *
Utilities and transp.	0.63%	.	.	.	.	.	0.80%	0.89% *
Wholesale trade	0.90%	.	.	.	.	.	1.31%	0.78% *
Fin. svcs. and real estate	0.29%	.	.	.	.	.	0.76%	0.05% *
Retail trade	0.49%	.	.	.	.	.	1.09%	0.56% *
Professional services	0.39%	.	.	.	.	.	0.51%	0.14%
Other services	0.44%	.	.	.	.	.	0.80%	0.32%
Ownership								
For profit, incorporated	0.11%	.	.	.	.	.	0.18%	0.17%
For profit, unincorporated	0.58%	.	.	.	.	.	0.90%	1.16% *
Nonprofit	0.52%	.	.	.	.	.	0.71%	0.47% *
Unknown	0.66%	.	.	.	.	.	0.68%	0.45% *
Age of firm								
Less than 5 years	1.18%	.	.	.	.	.	1.33%	1.24% *
5-9 years	0.78%	.	.	.	.	.	1.00%	0.57% *
10-19 years	0.50%	.	.	.	.	.	0.64%	0.29% *
20 or more years	0.29%	.	.	.	.	.	0.56%	0.24%
Unknown	0.10% *	.	.	.	.	.	.	0.10%
Multi/single status								
2 or more locations	0.18%	.	.	.	.	.	1.45% *	0.18%
1 location only	0.23%	.	.	.	.	.	0.25%	0.67%
Percent full-time employees								
Less than 25%	1.35%	.	.	.	.	.	3.13% *	0.92% *
25-49 %	0.65%	.	.	.	.	.	0.94%	0.49% *
50-74 %	0.62%	.	.	.	.	.	1.17%	0.12% *
75% or more	0.12%	.	.	.	.	.	0.21%	0.19%
Union presence								
No union employees	0.15%	.	.	.	.	.	0.24%	0.09%
Has union employees	1.08%	.	.	.	.	.	3.09%	0.30%
Unknown	0.82% *	.	.	.	.	.	2.39% *	0.84% *
Percent low wage employees								
50% or more low wage	0.36%	.	.	.	.	.	0.59%	0.26%
Less than 50% low wage	0.16%	.	.	.	.	.	0.19%	0.13%
Unknown	0.37%	.	.	.	.	.	1.17%	0.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2003) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.6%	10.5%	16.8%	26.4%	40.3%	73.5%	13.5%	58.7%
Industry group **								
Agric., fish., forest.	8.0%	5.6% *	7.5% *	10.6% *	39.5% *	57.2%	6.4% *	21.2% *
Mining and manufacturing	28.3%	9.9%	14.0%	30.8%	36.6%	69.3%	15.0%	49.2%
Construction	20.2%	13.4%	21.3%	29.6%	51.3%	80.3%	16.8%	48.2%
Utilities and transp.	37.3%	12.5% *	23.6% *	12.7%	19.9% *	84.4%	14.2%	58.7%
Wholesale trade	27.8%	9.5%	18.9%	19.4%	32.9%	73.0%	13.4%	52.6%
Fin. svcs. and real estate	43.8%	11.8%	17.3%	25.2%	48.2%	74.4%	13.7%	64.1%
Retail trade	40.9%	7.5%	12.7%	23.1%	34.6%	69.4%	10.4%	60.9%
Professional services	29.7%	11.5%	18.0%	35.0%	43.6%	77.3%	14.7%	59.4%
Other services	30.1%	9.3%	15.0%	21.8%	40.6%	75.3%	12.0%	56.4%
Ownership								
For profit, incorporated	34.4%	9.6%	16.6%	26.4%	39.4%	72.9%	13.3%	59.6%
For profit, unincorporated	26.5%	13.0%	18.6%	28.5%	39.7%	81.7%	14.5%	61.5%
Nonprofit	28.2%	11.5%	14.5%	23.7%	46.6%	58.1%	13.8%	44.8%
Unknown	27.8%	10.6%	20.4% *	29.1%	30.8% *	84.2%	13.3%	63.2%
Age of firm								
Less than 5 years	16.7%	12.5%	19.7%	24.6%	24.4% *	63.6%	14.2%	31.3%
5-9 years	17.1%	8.6%	19.8%	26.9%	41.5%	45.8%	12.3%	39.5%
10-19 years	17.4%	8.9%	15.9%	24.2%	38.4%	64.8%	11.6%	42.7%
20 or more years	35.2%	11.9%	16.3%	26.9%	41.3%	81.3%	14.9%	59.2%
Unknown	67.4%	79.9% *	100.0% *	46.6% *	46.7%	68.7%	62.3%	67.4%
Multi/single status								
2 or more locations	56.7%	13.4%	22.4%	25.7%	39.6%	73.5%	19.8%	60.9%
1 location only	14.6%	10.5%	16.0%	26.9%	45.4%	66.7%	13.0%	37.2%
Percent full-time employees								
Less than 25%	29.7%	7.7%	9.1% *	20.1% *	44.6%	52.0%	10.0%	46.0%
25-49 %	38.5%	7.7%	13.1% *	16.9%	41.2%	72.6%	10.2%	62.4%
50-74 %	30.8%	8.0%	14.2%	22.6%	33.2%	77.7%	10.3%	60.6%
75% or more	32.5%	11.4%	18.1%	28.3%	41.1%	74.6%	14.6%	59.0%
Union presence								
No union employees	26.1%	10.1%	15.2%	24.7%	39.2%	65.0%	12.7%	50.1%
Has union employees	69.0%	21.2%	43.1%	52.8%	60.5%	90.1%	32.0%	83.4%
Unknown	76.4%	20.9% *	39.9% *	42.1% *	28.3%	84.2%	27.2%	81.3%
Percent low wage employees								
50% or more low wage	25.1%	7.9%	12.9%	17.9%	31.3%	61.6%	10.3%	42.8%
Less than 50% low wage	25.0%	11.0%	17.6%	28.9%	44.0%	78.1%	14.2%	53.7%
Unknown	66.4%	12.7%	19.4% *	32.1%	46.6%	74.6%	14.6%	72.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2003) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.77%	0.55%	1.57%	0.93%	1.58%	1.76%	0.66%	1.10%
Industry group **								
Agric., fish., forest.	1.99%	2.07% *	8.75% *	6.16% *	13.56% *	12.59%	2.05% *	7.85% *
Mining and manufacturing	1.42%	2.45%	2.76%	3.48%	3.88%	2.97%	1.46%	2.11%
Construction	1.91%	2.26%	3.66%	4.15%	7.49%	8.65%	2.16%	4.29%
Utilities and transp.	5.48%	4.02% *	9.18% *	3.32%	6.86% *	5.44%	2.73%	6.61%
Wholesale trade	1.93%	2.39%	5.05%	4.02%	5.57%	5.15%	2.12%	2.80%
Fin. svcs. and real estate	2.74%	1.63%	2.79%	3.65%	3.93%	5.18%	1.44%	3.87%
Retail trade	1.61%	1.01%	2.38%	1.65%	4.59%	3.05%	1.19%	2.43%
Professional services	1.44%	0.78%	2.68%	3.33%	2.69%	3.15%	0.98%	2.39%
Other services	2.08%	1.30%	3.18%	2.79%	4.56%	2.55%	1.44%	3.12%
Ownership								
For profit, incorporated	0.95%	0.52%	1.55%	1.11%	1.66%	1.66%	0.69%	1.04%
For profit, unincorporated	2.56%	1.71%	3.61%	3.01%	5.17%	5.81%	1.69%	4.49%
Nonprofit	1.18%	1.46%	2.98%	4.31%	3.24%	6.40%	0.82%	3.03%
Unknown	3.07%	2.37%	6.50% *	4.33%	9.26% *	5.57%	1.68%	6.10%
Age of firm								
Less than 5 years	1.69%	2.16%	4.27%	3.52%	9.31% *	9.86%	1.82%	5.38%
5-9 years	1.22%	1.30%	4.08%	2.38%	4.32%	8.07%	1.36%	2.01%
10-19 years	0.88%	1.12%	1.77%	1.79%	3.68%	6.83%	0.99%	1.84%
20 or more years	0.96%	0.75%	2.03%	1.64%	2.34%	1.58%	0.90%	1.43%
Unknown	2.31%	25.34% *	31.62% *	14.81% *	3.56%	2.50%	16.50%	2.32%
Multi/single status								
2 or more locations	1.33%	3.70%	3.11%	1.42%	1.84%	1.76%	1.93%	1.22%
1 location only	0.73%	0.59%	1.53%	1.30%	3.16%	6.05%	0.69%	1.90%
Percent full-time employees								
Less than 25%	2.84%	2.12%	5.55% *	6.21% *	5.70%	6.74%	2.00%	4.86%
25-49 %	1.29%	1.77%	4.13% *	2.87%	4.77%	3.00%	1.86%	1.83%
50-74 %	2.69%	1.06%	2.18%	4.55%	5.16%	2.91%	1.14%	3.62%
75% or more	0.82%	0.66%	1.75%	1.73%	1.70%	2.17%	0.68%	1.45%
Union presence								
No union employees	0.84%	0.59%	1.49%	0.91%	1.92%	2.95%	0.67%	1.72%
Has union employees	1.96%	4.11%	7.81%	10.12%	6.02%	2.56%	3.61%	2.17%
Unknown	1.61%	8.87% *	12.56% *	13.21% *	8.20%	1.70%	7.47%	1.81%
Percent low wage employees								
50% or more low wage	1.57%	0.90%	1.86%	1.68%	2.36%	3.33%	0.78%	2.09%
Less than 50% low wage	0.77%	0.52%	1.69%	1.73%	1.88%	3.38%	0.76%	1.46%
Unknown	1.76%	2.42%	8.52% *	8.53%	3.98%	1.81%	2.86%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2003) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2003

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	32.6%	13.8%	91.0%	38.4%	67.4%	13.0%	13.3%	74.8%
Firm size								
Less than 50 employees	13.5%	14.7%	87.0%	36.6%	54.8%	1.7%	2.9%	67.0%
50+ employees	58.7%	12.6%	96.4%	40.9%	84.8%	28.5%	27.7%	85.6%
Less than 10 employees	10.5%	16.4%	85.1%	35.9%	52.3%	1.3%	2.3%	57.5%
10-24 employees	16.8%	13.0%	88.9%	37.8%	56.6%	2.4%	3.7%	83.7%
25-99 employees	26.4%	9.8%	93.5%	36.8%	66.0%	3.0%	4.9%	86.6%
100-999 employees	40.3%	8.3%	95.8%	36.6%	76.9%	10.6%	9.9%	90.6%
1000+ employees	73.5%	14.8%	97.3%	44.0%	92.3%	42.3%	40.9%	82.3%
Industry group **								
Agric., fish., forest.	8.0%	24.2%	78.8%	24.0%	56.6%	1.5% *	4.3% *	49.9%
Mining and manufacturing	28.3%	11.1%	92.3%	39.3%	64.7%	11.2%	11.8%	83.7%
Construction	20.2%	15.3%	88.6%	38.2%	56.2%	2.4%	3.5%	73.5%
Utilities and transp.	37.3%	21.0%	90.6%	35.4%	71.0%	26.5%	26.1%	75.2%
Wholesale trade	27.8%	12.9%	91.2%	36.2%	66.1%	14.9%	15.0%	75.3%
Fin. svcs. and real estate	43.8%	9.8%	94.3%	35.9%	79.3%	27.7%	24.4%	75.8%
Retail trade	40.9%	14.3%	91.7%	38.7%	73.1%	17.1%	19.9%	84.4%
Professional services	29.7%	13.6%	89.6%	38.3%	65.8%	9.8%	9.6%	70.0%
Other services	30.1%	15.0%	91.0%	41.8%	62.6%	6.6%	7.6%	71.3%
Ownership								
For profit, incorporated	34.4%	14.0%	91.0%	38.8%	68.8%	14.2%	14.7%	77.8%
For profit, unincorporated	26.5%	14.0%	89.2%	34.2%	64.0%	8.2%	6.3%	69.3%
Nonprofit	28.2%	9.6%	93.1%	43.9%	61.7%	8.9%	11.0%	70.0%
Unknown	27.8%	16.0%	91.3%	36.6%	65.3%	13.6%	14.5%	53.1%
Age of firm								
Less than 5 years	16.7%	15.5%	86.6%	35.4%	56.1%	0.9% *	0.9% *	67.5%
5-9 years	17.1%	12.6%	89.5%	36.2%	59.9%	1.5%	1.6%	68.4%
10-19 years	17.4%	12.8%	89.3%	37.4%	57.1%	1.9%	1.8%	71.2%
20 or more years	35.2%	14.6%	91.0%	40.4%	68.3%	15.3%	16.7%	77.1%
Unknown	67.4%	12.5%	96.8%	36.3%	92.5%	37.2%	35.0%	81.3%
Multi/single status								
2 or more locations	56.7%	12.7%	95.9%	39.9%	84.4%	27.9%	27.2%	85.1%
1 location only	14.6%	14.6%	87.3%	37.3%	54.9%	1.9%	3.0%	67.2%
Percent full-time employees								
Less than 25%	29.7%	17.6%	87.5%	34.6%	63.3%	8.7% *	9.5%	70.2%
25-49 %	38.5%	14.6%	91.9%	37.6%	69.1%	12.8%	13.8%	79.3%
50-74 %	30.8%	15.9%	90.3%	41.7%	64.5%	11.8%	13.5%	73.5%
75% or more	32.5%	13.0%	91.2%	38.1%	68.1%	13.5%	13.5%	74.9%
Union presence								
No union employees	26.1%	13.2%	90.4%	36.5%	64.8%	7.4%	7.7%	74.8%
Has union employees	69.0%	15.1%	94.1%	54.6%	80.8%	42.7%	43.3%	72.8%
Unknown	76.4%	19.6%	95.1%	44.8%	86.8%	52.6%	53.8%	77.2%
Percent low wage employees								
50% or more low wage	25.1%	14.5%	89.8%	35.7%	63.2%	5.3%	7.6%	75.6%
Less than 50% low wage	25.0%	13.0%	90.0%	37.6%	63.3%	7.5%	8.0%	73.5%
Unknown	66.4%	15.9%	95.5%	44.0%	86.3%	39.9%	37.8%	78.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2003) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2003

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.77%	0.51%	0.32%	0.49%	0.59%	0.81%	0.71%	0.40%
Firm size								
Less than 50 employees	0.66%	0.57%	0.50%	0.70%	0.38%	0.19%	0.28%	0.54%
50+ employees	1.10%	1.02%	0.51%	1.13%	0.78%	1.43%	1.45%	0.78%
Less than 10 employees	0.55%	0.52%	0.50%	0.77%	0.61%	0.21%	0.40%	0.89%
10-24 employees	1.57%	1.06%	0.86%	1.22%	1.36%	0.60%	0.46%	0.98%
25-99 employees	0.93%	0.98%	0.63%	1.43%	1.51%	0.68%	0.69%	0.76%
100-999 employees	1.58%	0.58%	0.40%	2.14%	1.42%	1.10%	0.95%	0.86%
1000+ employees	1.76%	1.38%	0.72%	1.84%	1.04%	2.41%	2.25%	1.30%
Industry group **								
Agric., fish., forest.	1.99%	3.13%	2.34%	3.30%	4.35%	0.79% *	1.94% *	4.42%
Mining and manufacturing	1.42%	1.23%	1.00%	1.85%	0.97%	1.53%	1.12%	1.25%
Construction	1.91%	0.97%	1.02%	1.48%	1.37%	0.54%	1.00%	2.12%
Utilities and transp.	5.48%	4.11%	1.73%	5.74%	2.55%	4.37%	4.07%	2.54%
Wholesale trade	1.93%	1.38%	1.05%	2.09%	2.09%	2.15%	2.19%	1.65%
Fin. svcs. and real estate	2.74%	0.75%	0.44%	1.64%	1.22%	1.66%	1.48%	2.05%
Retail trade	1.61%	1.39%	0.79%	2.16%	1.00%	2.06%	2.35%	1.05%
Professional services	1.44%	0.79%	0.81%	1.43%	1.04%	1.42%	1.16%	1.79%
Other services	2.08%	0.81%	0.95%	1.56%	1.39%	1.11%	0.87%	1.14%
Ownership								
For profit, incorporated	0.95%	0.61%	0.47%	0.69%	0.61%	1.22%	1.10%	0.45%
For profit, unincorporated	2.56%	1.32%	0.78%	1.86%	1.79%	2.16%	1.37%	1.24%
Nonprofit	1.18%	1.16%	1.04%	2.98%	1.99%	1.47%	1.58%	1.26%
Unknown	3.07%	2.21%	1.19%	3.31%	3.05%	2.99%	3.20%	2.43%
Age of firm								
Less than 5 years	1.69%	2.12%	1.80%	2.13%	2.38%	0.34% *	0.32% *	1.48%
5-9 years	1.22%	0.82%	0.82%	1.28%	0.95%	0.42%	0.41%	1.33%
10-19 years	0.88%	0.78%	0.61%	1.41%	1.21%	0.35%	0.24%	0.87%
20 or more years	0.96%	0.57%	0.50%	0.98%	0.92%	1.18%	1.27%	0.53%
Unknown	2.31%	1.50%	0.84%	1.96%	1.18%	3.04%	3.16%	1.80%
Multi/single status								
2 or more locations	1.33%	0.97%	0.40%	1.03%	0.58%	1.50%	1.43%	0.76%
1 location only	0.73%	0.46%	0.45%	0.78%	0.51%	0.16%	0.27%	0.50%
Percent full-time employees								
Less than 25%	2.84%	2.16%	2.37%	3.35%	3.39%	2.63% *	2.24%	1.77%
25-49 %	1.29%	0.56%	0.94%	2.42%	1.70%	1.95%	1.77%	1.48%
50-74 %	2.69%	1.03%	0.76%	1.38%	1.44%	1.71%	1.77%	1.37%
75% or more	0.82%	0.55%	0.27%	0.48%	0.61%	0.81%	0.66%	0.61%
Union presence								
No union employees	0.84%	0.43%	0.29%	0.38%	0.62%	0.60%	0.44%	0.39%
Has union employees	1.96%	2.23%	1.05%	2.60%	2.12%	2.91%	4.03%	1.91%
Unknown	1.61%	4.27%	1.80%	3.28%	3.19%	3.77%	3.16%	3.04%
Percent low wage employees								
50% or more low wage	1.57%	0.84%	0.58%	1.20%	1.61%	0.69%	1.32%	1.26%
Less than 50% low wage	0.77%	0.44%	0.39%	0.57%	0.51%	0.64%	0.58%	0.58%
Unknown	1.76%	1.96%	0.93%	1.74%	1.60%	2.55%	2.25%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2003) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.8%	57.5%	83.7%	86.6%	90.6%	82.3%	67.0%	85.6%
Industry group **								
Agric., fish., forest.	49.9%	36.8%	64.4%	95.1%	94.3%	89.3%	44.6%	94.2%
Mining and manufacturing	83.7%	68.2%	92.7%	93.1%	94.8%	81.0%	80.1%	89.5%
Construction	73.5%	63.5%	81.7%	91.3%	95.3%	95.3%	71.5%	89.8%
Utilities and transp.	75.2%	66.0%	93.3%	97.9%	78.7%	67.0%	77.1%	73.5%
Wholesale trade	75.3%	60.8%	90.9%	89.0%	91.6%	69.6%	72.7%	79.7%
Fin. svcs. and real estate	75.8%	61.7%	87.3%	91.2%	87.4%	76.3%	68.9%	80.6%
Retail trade	84.4%	58.6%	85.4%	92.8%	99.3%	92.3%	70.3%	93.7%
Professional services	70.0%	56.5%	82.3%	80.3%	88.3%	75.5%	64.0%	81.9%
Other services	71.3%	51.1%	78.1%	80.4%	89.3%	84.6%	61.2%	86.1%
Ownership								
For profit, incorporated	77.8%	60.3%	86.2%	88.7%	92.0%	82.9%	70.8%	86.1%
For profit, unincorporated	69.3%	56.8%	86.5%	85.2%	93.7%	82.7%	63.2%	87.2%
Nonprofit	70.0%	48.9%	66.5%	79.6%	87.7%	76.5%	56.8%	85.1%
Unknown	53.1%	41.1%	57.7%	66.4%	68.9%	72.0%	46.2%	69.8%
Age of firm								
Less than 5 years	67.5%	60.4%	77.1%	89.2%	84.0%	82.7%	64.3%	86.2%
5-9 years	68.4%	56.4%	83.7%	83.0%	90.7%	90.0%	64.1%	88.1%
10-19 years	71.2%	57.7%	84.8%	88.3%	90.0%	86.8%	66.9%	89.8%
20 or more years	77.1%	56.8%	83.9%	86.3%	91.7%	83.2%	68.7%	87.2%
Unknown	81.3%	84.1%	100.0% *	93.7%	86.0%	80.9%	96.2%	81.3%
Multi/single status								
2 or more locations	85.1%	69.9%	86.1%	87.8%	90.9%	82.3%	83.4%	85.3%
1 location only	67.2%	57.3%	83.3%	85.7%	88.3%	85.3%	65.7%	88.8%
Percent full-time employees								
Less than 25%	70.2%	37.8%	63.7%	69.7%	81.8%	94.8%	48.2%	88.4%
25-49 %	79.3%	48.0%	79.8%	86.1%	98.5%	91.8%	62.9%	93.2%
50-74 %	73.5%	52.6%	79.8%	86.0%	94.1%	89.3%	61.7%	90.8%
75% or more	74.9%	60.1%	85.8%	87.9%	90.2%	78.0%	69.4%	83.1%
Union presence								
No union employees	74.8%	57.9%	84.6%	86.6%	90.9%	85.6%	67.4%	88.2%
Has union employees	72.8%	46.5%	67.4%	86.7%	87.3%	75.9%	58.6%	78.4%
Unknown	77.2%	51.3%	74.0%	86.7%	87.0%	78.3%	63.2%	78.6%
Percent low wage employees								
50% or more low wage	75.6%	46.4%	82.3%	87.4%	95.2%	91.2%	61.2%	92.8%
Less than 50% low wage	73.5%	59.9%	84.4%	86.5%	88.8%	81.7%	68.6%	86.4%
Unknown	78.7%	54.2%	70.6%	82.6%	87.3%	80.4%	59.6%	80.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2003) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	0.89%	0.98%	0.76%	0.86%	1.30%	0.54%	0.78%
Industry group **								
Agric., fish., forest.	4.42%	5.98%	5.90%	4.11%	19.39%	11.83%	4.21%	3.04%
Mining and manufacturing	1.25%	3.48%	2.60%	1.76%	1.64%	2.62%	1.84%	1.46%
Construction	2.12%	3.33%	5.10%	3.71%	2.60%	2.97%	2.31%	3.42%
Utilities and transp.	2.54%	5.61%	3.13%	1.64%	8.44%	7.47%	2.90%	4.58%
Wholesale trade	1.65%	4.43%	2.46%	2.54%	3.34%	6.03%	3.32%	4.08%
Fin. svcs. and real estate	2.05%	3.50%	2.83%	2.81%	3.94%	4.68%	2.98%	3.29%
Retail trade	1.05%	1.73%	3.67%	2.57%	0.37%	2.40%	1.78%	1.66%
Professional services	1.79%	1.86%	2.35%	3.40%	2.02%	3.08%	1.99%	1.82%
Other services	1.14%	2.48%	2.72%	1.92%	2.33%	2.38%	1.67%	1.29%
Ownership								
For profit, incorporated	0.45%	0.99%	1.29%	0.99%	0.82%	1.37%	0.47%	1.00%
For profit, unincorporated	1.24%	1.30%	2.75%	1.60%	2.79%	6.60%	1.10%	2.51%
Nonprofit	1.26%	3.30%	6.33%	3.50%	2.59%	5.30%	2.02%	1.43%
Unknown	2.43%	3.21%	5.32%	6.15%	9.50%	7.98%	3.22%	6.06%
Age of firm								
Less than 5 years	1.48%	2.08%	4.32%	2.84%	5.55%	6.98%	2.07%	3.92%
5-9 years	1.33%	2.38%	2.84%	3.42%	3.34%	6.15%	1.81%	3.13%
10-19 years	0.87%	0.88%	1.58%	1.36%	4.15%	3.68%	0.92%	2.32%
20 or more years	0.53%	1.66%	1.23%	1.18%	1.20%	1.69%	1.07%	1.02%
Unknown	1.80%	25.18%	31.62% *	14.25%	5.11%	2.12%	21.26%	1.82%
Multi/single status								
2 or more locations	0.76%	7.27%	3.64%	1.98%	0.87%	1.31%	1.91%	0.83%
1 location only	0.50%	0.93%	1.11%	0.80%	1.87%	3.24%	0.54%	1.00%
Percent full-time employees								
Less than 25%	1.77%	3.91%	3.50%	5.99%	6.11%	3.80%	3.15%	2.71%
25-49 %	1.48%	2.81%	3.46%	2.55%	0.83%	2.68%	1.58%	1.73%
50-74 %	1.37%	2.35%	2.08%	2.24%	2.01%	2.33%	1.79%	1.61%
75% or more	0.61%	0.88%	1.28%	1.01%	1.17%	1.85%	0.69%	1.19%
Union presence								
No union employees	0.39%	0.98%	1.01%	0.71%	1.02%	1.07%	0.56%	0.50%
Has union employees	1.91%	6.37%	6.13%	4.41%	4.67%	2.73%	3.03%	2.18%
Unknown	3.04%	5.94%	11.27%	12.25%	7.47%	3.29%	5.59%	3.36%
Percent low wage employees								
50% or more low wage	1.26%	2.73%	1.85%	1.80%	1.33%	2.98%	1.85%	1.35%
Less than 50% low wage	0.58%	0.92%	1.47%	0.83%	1.46%	2.34%	0.69%	0.87%
Unknown	1.44%	4.06%	5.76%	7.62%	4.17%	1.80%	4.01%	1.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.g(2003) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.1	6.3	8.7	9.2	9.5	9.2	7.2	9.4
Industry group **								
Agric., fish., forest.	6.5	5.1	7.8*	11.4	11.2	7.9	6.0	10.9
Mining and manufacturing	8.7	7.2	9.9	10.6	9.7	7.1	8.6	9.0
Construction	9.4	8.6	10.1	11.3	10.4	8.7	9.3	9.8
Utilities and transp.	8.0	7.7	10.8	10.2	9.2	5.8	8.6	7.5
Wholesale trade	7.7	5.8	9.9	9.3	9.5	7.0	7.3	8.3
Fin. svcs. and real estate	6.8	6.0	7.8	8.5	8.4	6.3	6.5	7.0
Retail trade	11.3	7.5	9.3	10.4	11.9	13.8	8.3	13.3
Professional services	6.3	5.6	7.4	7.0	7.2	6.1	6.2	6.6
Other services	8.0	5.6	8.2	9.5	11.0	9.2	6.7	10.0
Ownership								
For profit, incorporated	8.7	6.8	9.3	9.7	9.9	9.6	7.8	9.7
For profit, unincorporated	7.2	6.2	8.4	9.6	10.2	6.9	6.8	8.3
Nonprofit	6.2	4.0	5.2	7.1	8.2	7.4	4.6	8.0
Unknown	4.9	4.4	4.1	5.3	5.5	6.7	4.4	6.1
Age of firm								
Less than 5 years	7.2	6.6	6.7	11.4	8.1	7.0	6.9	9.0
5-9 years	7.4	6.0	8.1	9.1	10.0	12.6	6.7	10.6
10-19 years	7.9	6.4	9.4	9.5	10.0	9.6	7.4	9.8
20 or more years	8.4	6.3	8.7	9.0	9.5	9.7	7.3	9.6
Unknown	8.7	1.7	8.7*	11.1	8.9	8.7	12.7	8.7
Multi/single status								
2 or more locations	9.2	5.4	7.9	8.9	9.5	9.2	7.6	9.3
1 location only	7.3	6.3	8.8	9.5	9.4	6.7	7.2	9.7
Percent full-time employees								
Less than 25%	8.2	4.3	7.2	8.2	9.1	11.5	5.7	10.2
25-49 %	10.5	6.0	10.5	9.6	12.6	13.1	7.9	12.8
50-74 %	8.9	5.8	8.4	10.0	10.9	12.7	6.7	12.1
75% or more	7.7	6.5	8.6	9.1	8.9	7.6	7.3	8.2
Union presence								
No union employees	8.1	6.3	8.8	9.2	9.5	9.9	7.2	9.7
Has union employees	7.6	5.6	7.4	10.6	8.8	7.6	7.0	7.9
Unknown	8.5	6.4	5.6*	9.0	10.8	8.6	6.5	8.7
Percent low wage employees								
50% or more low wage	9.3	5.7	10.3	10.7	11.7	11.5	7.5	11.6
Less than 50% low wage	7.6	6.4	8.4	8.8	8.5	8.8	7.2	8.7
Unknown	8.6	6.6	5.9	9.3	8.8	8.9	6.7	8.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.g(2003) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.06	0.21	0.17	0.19	0.21	0.40	0.12	0.19
Industry group **								
Agric., fish., forest.	0.55	0.80	2.49*	2.34	2.85	1.28	0.63	1.07
Mining and manufacturing	0.34	0.73	0.65	0.54	0.75	0.35	0.52	0.48
Construction	0.32	0.57	0.59	0.42	1.27	1.59	0.36	0.71
Utilities and transp.	0.45	0.73	1.18	0.86	1.56	0.94	0.55	0.59
Wholesale trade	0.25	0.51	0.60	0.36	0.92	1.29	0.37	0.79
Fin. svcs. and real estate	0.39	0.57	0.56	0.64	0.62	0.56	0.41	0.39
Retail trade	0.36	0.62	0.38	0.57	0.63	0.79	0.38	0.65
Professional services	0.14	0.15	0.32	0.50	0.43	0.47	0.13	0.32
Other services	0.16	0.41	0.54	0.37	0.31	0.66	0.28	0.36
Ownership								
For profit, incorporated	0.11	0.26	0.21	0.26	0.21	0.46	0.15	0.27
For profit, unincorporated	0.21	0.17	0.55	0.68	0.87	1.22	0.17	0.73
Nonprofit	0.35	0.43	1.08	0.74	0.56	1.03	0.26	0.71
Unknown	0.44	0.51	0.56	0.94	0.88	1.77	0.45	1.02
Age of firm								
Less than 5 years	0.34	0.38	0.54	1.03	2.31	1.38	0.34	1.56
5-9 years	0.28	0.31	0.54	0.77	0.71	1.81	0.28	0.67
10-19 years	0.19	0.22	0.38	0.31	0.66	1.31	0.19	0.51
20 or more years	0.15	0.33	0.27	0.19	0.13	0.53	0.18	0.30
Unknown	0.40	0.50	2.74*	2.83	1.69	0.45	3.45	0.40
Multi/single status								
2 or more locations	0.19	0.54	0.47	0.22	0.25	0.40	0.34	0.22
1 location only	0.11	0.22	0.15	0.24	0.52	0.37	0.12	0.32
Percent full-time employees								
Less than 25%	0.47	0.39	1.01	0.78	1.04	1.16	0.54	0.97
25-49 %	0.71	0.85	1.30	0.57	1.28	1.32	0.40	1.10
50-74 %	0.21	0.42	0.25	0.76	0.82	0.61	0.33	0.40
75% or more	0.11	0.19	0.23	0.19	0.23	0.40	0.12	0.21
Union presence								
No union employees	0.09	0.21	0.15	0.20	0.17	0.44	0.13	0.16
Has union employees	0.59	1.16	0.72	1.69	0.85	0.95	0.74	0.72
Unknown	0.61	1.92	2.33*	2.35	1.92	0.62	1.20	0.68
Percent low wage employees								
50% or more low wage	0.33	0.46	0.34	0.41	0.37	1.16	0.30	0.55
Less than 50% low wage	0.13	0.20	0.23	0.23	0.26	0.73	0.12	0.24
Unknown	0.35	0.61	0.62	1.74	1.33	0.48	0.49	0.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.1(2003) Number of private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	110,876,535	14,383,824	9,769,509	15,099,829	20,699,645	50,923,728	31,382,001	79,494,534
Industry group **								
Agric., fish., forest.	1,284,967	397,562	151,369	284,327	274,254 *	177,454 *	663,440	621,527
Mining and manufacturing	14,236,255	634,285	793,575	1,814,002	3,351,428	7,642,965	2,269,406	11,966,849
Construction	5,976,416	1,788,178	1,121,868	1,726,782	806,199	533,389	3,701,565	2,274,851
Utilities and transp.	4,799,088	343,876	301,687	509,203	624,250	3,020,073	868,664	3,930,424
Wholesale trade	5,611,599	724,906	653,851	894,238	1,077,188	2,261,417	1,826,084	3,785,516
Fin. svcs. and real estate	11,602,465	1,277,457	465,070	865,747	1,833,698	7,160,493	2,098,317	9,504,148
Retail trade	14,543,963	2,008,127	1,161,985	1,488,635	1,615,963	8,269,253	3,955,814	10,588,148
Professional services	27,351,234	3,402,272	2,151,827	3,159,006	5,953,893	12,684,234	7,028,366	20,322,868
Other services	25,470,550	3,807,162	2,968,277	4,357,889	5,162,772	9,174,450	8,970,346	16,500,204
Ownership								
For profit, incorporated	81,206,850	8,695,449	7,336,119	11,375,334	13,893,195	39,906,752	21,449,894	59,756,955
For profit, unincorporated	12,212,377	3,731,423	1,370,173	1,786,671	1,974,617	3,349,494	6,028,225	6,184,152
Nonprofit	13,148,896	804,073	607,233	1,386,292	4,147,639	6,203,658	1,990,416	11,158,480
Unknown	4,308,412	1,152,878	455,984	551,532	684,194	1,463,825	1,913,466	2,394,947
Age of firm								
Less than 5 years	5,790,480	2,323,813	907,724	1,043,935	968,873	546,135	3,804,050	1,986,430
5-9 years	8,995,608	2,675,367	1,379,490	2,056,616	1,647,617	1,236,519	5,013,974	3,981,634
10-19 years	15,600,198	3,803,234	2,760,081	3,335,320	3,598,174	2,103,390	8,290,673	7,309,525
20 or more years	56,510,039	5,570,490	4,713,073	8,566,037	13,828,554	23,831,885	14,236,026	42,274,014
Unknown	23,980,209	10,921	9,142 *	97,921 *	656,427	23,205,799	37,279 *	23,942,931
Multi/single status								
2 or more locations	66,176,572	229,005	698,113	3,522,994	12,385,109	49,341,352	2,149,486	64,027,086
1 location only	44,699,963	14,154,819	9,071,396	11,576,836	8,314,536	1,582,377	29,232,515	15,467,448
Percent full-time employees								
Less than 25%	9,252,007	1,979,873	1,142,046	1,358,201	1,708,272	3,063,614	3,866,014	5,385,993
25-49 %	9,176,076	1,219,400	999,587	1,258,653	1,624,936	4,073,499	2,956,170	6,219,906
50-74 %	14,904,053	2,438,746	1,348,374	1,862,272	2,633,462	6,621,198	4,692,038	10,212,015
75% or more	77,544,400	8,745,805	6,279,501	10,620,703	14,732,975	37,165,416	19,867,780	57,676,620
Union presence								
No union employees	81,884,028	13,683,153	9,072,092	13,727,128	17,782,238	27,619,417	29,518,270	52,365,758
Has union employees	16,219,335	371,790	441,734	1,042,410	2,396,468	11,966,933	1,157,884	15,061,451
Unknown	12,773,173	328,881	255,683	330,291	520,939	11,337,379	705,847	12,067,325
Percent low-wage employees								
50% or more low wage	21,238,559	4,270,860	2,877,044	4,327,355	5,124,625	4,638,675	9,422,271	11,816,288
Less than 50% low wage	54,524,253	9,104,219	6,368,519	9,901,383	13,702,264	15,447,868	20,169,083	34,355,170
Unknown	35,113,723	1,008,745	523,946	871,091	1,872,756	30,837,185	1,790,647	33,323,075

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.1(2003) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,560,672	161,650	222,680	383,182	436,624	1,571,654	346,280	1,601,534
Industry group **								
Agric., fish., forest.	144,847	31,422	21,289	55,785	89,224 *	60,608 *	50,591	123,564
Mining and manufacturing	366,039	40,275	63,873	92,454	145,849	358,222	107,382	392,866
Construction	199,098	56,375	76,130	146,779	79,504	111,275	130,751	131,564
Utilities and transp.	348,229	25,464	46,234	71,676	74,582	350,494	52,834	372,678
Wholesale trade	282,974	32,150	29,682	80,181	138,275	185,681	58,701	256,629
Fin. svcs. and real estate	356,020	94,457	74,018	161,496	173,059	307,334	113,852	293,885
Retail trade	1,165,728	52,938	46,577	129,161	148,110	1,068,568	126,828	1,199,763
Professional services	652,221	140,787	122,020	192,699	330,310	576,150	280,970	506,184
Other services	552,754	116,805	131,841	143,532	382,517	847,440	211,324	533,731
Ownership								
For profit, incorporated	1,661,542	106,893	144,967	349,300	505,865	1,713,143	349,522	1,808,414
For profit, unincorporated	383,576	104,911	61,504	141,574	107,328	296,186	147,914	372,656
Nonprofit	351,121	43,196	60,039	141,395	123,247	361,796	73,975	330,031
Unknown	338,596	47,403	45,880	67,070	87,363	250,674	108,124	275,401
Age of firm								
Less than 5 years	165,109	54,655	74,109	95,123	145,727	104,750	116,461	196,935
5-9 years	547,217	81,929	84,267	160,688	343,167	211,237	136,191	520,436
10-19 years	637,286	77,391	110,949	184,200	319,592	303,693	174,112	579,336
20 or more years	1,284,958	140,645	171,027	421,641	271,207	1,110,619	299,594	1,284,979
Unknown	1,077,542	3,128	5,448 *	40,217 *	63,680	1,080,979	13,748 *	1,071,565
Multi/single status								
2 or more locations	1,572,162	41,873	71,263	154,988	400,432	1,534,928	147,137	1,634,750
1 location only	498,159	178,123	257,652	325,875	257,318	231,916	419,984	385,256
Percent full-time employees								
Less than 25%	854,921	66,609	51,890	123,026	176,808	840,064	114,113	845,571
25-49 %	333,394	70,387	74,018	125,461	190,750	367,594	95,559	316,096
50-74 %	803,048	110,632	112,820	115,260	295,898	607,256	132,974	814,127
75% or more	1,304,535	181,585	148,697	290,724	503,973	763,023	269,538	1,262,413
Union presence								
No union employees	1,232,980	169,477	182,879	329,874	346,582	1,261,520	360,629	1,289,581
Has union employees	608,658	35,755	56,914	114,614	120,654	565,847	111,288	625,566
Unknown	1,335,210	16,402	64,685	83,004	45,025	1,302,280	68,983	1,340,006
Percent low-wage employees								
50% or more low wage	700,050	116,966	94,579	118,214	352,643	354,484	265,920	696,882
Less than 50% low wage	903,356	211,492	235,042	422,671	303,788	637,944	430,318	738,942
Unknown	1,666,160	38,933	83,060	157,962	149,254	1,719,334	83,332	1,713,347

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2003) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	110,876,535	13.0%	8.8%	13.6%	18.7%	45.9%	28.3%	71.7%
Industry group **								
Agric., fish., forest.	1,284,967	30.9%	11.8%	22.1%	21.3% *	13.8% *	51.6%	48.4%
Mining and manufacturing	14,236,255	4.5%	5.6%	12.7%	23.5%	53.7%	15.9%	84.1%
Construction	5,976,416	29.9%	18.8%	28.9%	13.5%	8.9%	61.9%	38.1%
Utilities and transp.	4,799,088	7.2%	6.3%	10.6%	13.0%	62.9%	18.1%	81.9%
Wholesale trade	5,611,599	12.9%	11.7%	15.9%	19.2%	40.3%	32.5%	67.5%
Fin. svcs. and real estate	11,602,465	11.0%	4.0%	7.5%	15.8%	61.7%	18.1%	81.9%
Retail trade	14,543,963	13.8%	8.0%	10.2%	11.1%	56.9%	27.2%	72.8%
Professional services	27,351,234	12.4%	7.9%	11.5%	21.8%	46.4%	25.7%	74.3%
Other services	25,470,550	14.9%	11.7%	17.1%	20.3%	36.0%	35.2%	64.8%
Ownership								
For profit, incorporated	81,206,850	10.7%	9.0%	14.0%	17.1%	49.1%	26.4%	73.6%
For profit, unincorporated	12,212,377	30.6%	11.2%	14.6%	16.2%	27.4%	49.4%	50.6%
Nonprofit	13,148,896	6.1%	4.6%	10.5%	31.5%	47.2%	15.1%	84.9%
Unknown	4,308,412	26.8%	10.6%	12.8%	15.9%	34.0%	44.4%	55.6%
Age of firm								
Less than 5 years	5,790,480	40.1%	15.7%	18.0%	16.7%	9.4%	65.7%	34.3%
5-9 years	8,995,608	29.7%	15.3%	22.9%	18.3%	13.7%	55.7%	44.3%
10-19 years	15,600,198	24.4%	17.7%	21.4%	23.1%	13.5%	53.1%	46.9%
20 or more years	56,510,039	9.9%	8.3%	15.2%	24.5%	42.2%	25.2%	74.8%
Unknown	23,980,209	0.0%	0.0% *	0.4% *	2.7%	96.8%	0.2% *	99.8%
Multi/single status								
2 or more locations	66,176,572	0.3%	1.1%	5.3%	18.7%	74.6%	3.2%	96.8%
1 location only	44,699,963	31.7%	20.3%	25.9%	18.6%	3.5%	65.4%	34.6%
Percent full-time employees								
Less than 25%	9,252,007	21.4%	12.3%	14.7%	18.5%	33.1%	41.8%	58.2%
25-49 %	9,176,076	13.3%	10.9%	13.7%	17.7%	44.4%	32.2%	67.8%
50-74 %	14,904,053	16.4%	9.0%	12.5%	17.7%	44.4%	31.5%	68.5%
75% or more	77,544,400	11.3%	8.1%	13.7%	19.0%	47.9%	25.6%	74.4%
Union presence								
No union employees	81,884,028	16.7%	11.1%	16.8%	21.7%	33.7%	36.0%	64.0%
Has union employees	16,219,335	2.3%	2.7%	6.4%	14.8%	73.8%	7.1%	92.9%
Unknown	12,773,173	2.6%	2.0% *	2.6%	4.1%	88.8%	5.5%	94.5%
Percent low-wage employees								
50% or more low wage	21,238,559	20.1%	13.5%	20.4%	24.1%	21.8%	44.4%	55.6%
Less than 50% low wage	54,524,253	16.7%	11.7%	18.2%	25.1%	28.3%	37.0%	63.0%
Unknown	35,113,723	2.9%	1.5%	2.5%	5.3%	87.8%	5.1%	94.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2003) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,560,672	0.16%	0.24%	0.44%	0.42%	0.79%	0.51%	0.51%
Industry group **								
Agric., fish., forest.	144,847	4.44%	2.32%	4.18%	5.21% *	3.97% *	6.29%	6.29%
Mining and manufacturing	366,039	0.30%	0.45%	0.70%	0.95%	1.67%	0.90%	0.90%
Construction	199,098	0.67%	1.28%	2.11%	1.27%	1.83%	1.53%	1.53%
Utilities and transp.	348,229	1.17%	1.13%	1.96%	1.27%	3.10%	2.42%	2.42%
Wholesale trade	282,974	0.51%	0.78%	1.26%	1.92%	1.99%	1.45%	1.45%
Fin. svcs. and real estate	356,020	0.84%	0.55%	1.39%	1.48%	1.70%	0.77%	0.77%
Retail trade	1,165,728	1.09%	0.59%	1.17%	0.71%	2.81%	2.23%	2.23%
Professional services	652,221	0.35%	0.40%	0.60%	1.34%	1.40%	0.75%	0.75%
Other services	552,754	0.34%	0.64%	0.70%	1.62%	2.65%	0.93%	0.93%
Ownership								
For profit, incorporated	1,661,542	0.25%	0.23%	0.66%	0.56%	1.16%	0.80%	0.80%
For profit, unincorporated	383,576	1.04%	0.63%	1.00%	0.75%	1.80%	1.66%	1.66%
Nonprofit	351,121	0.38%	0.36%	0.97%	1.34%	1.69%	0.55%	0.55%
Unknown	338,596	1.44%	1.22%	1.18%	2.08%	3.10%	2.31%	2.31%
Age of firm								
Less than 5 years	165,109	1.84%	1.21%	1.52%	2.19%	1.61%	2.52%	2.52%
5-9 years	547,217	1.56%	1.08%	1.78%	2.24%	1.83%	2.70%	2.70%
10-19 years	637,286	1.19%	0.60%	1.15%	1.24%	1.41%	1.84%	1.84%
20 or more years	1,284,958	0.18%	0.39%	0.75%	0.46%	1.14%	0.75%	0.75%
Unknown	1,077,542	0.01%	0.02% *	0.19% *	0.30%	0.35%	0.05% *	0.05%
Multi/single status								
2 or more locations	1,572,162	0.07%	0.11%	0.29%	0.61%	0.68%	0.26%	0.26%
1 location only	498,159	0.42%	0.53%	0.70%	0.50%	0.51%	0.71%	0.71%
Percent full-time employees								
Less than 25%	854,921	1.68%	1.27%	2.05%	1.80%	5.11%	3.52%	3.52%
25-49 %	333,394	0.86%	1.08%	1.30%	2.19%	2.74%	1.32%	1.32%
50-74 %	803,048	1.07%	1.00%	0.70%	1.37%	2.09%	1.80%	1.80%
75% or more	1,304,535	0.20%	0.18%	0.42%	0.45%	0.32%	0.48%	0.48%
Union presence								
No union employees	1,232,980	0.22%	0.32%	0.39%	0.59%	1.06%	0.70%	0.70%
Has union employees	608,658	0.24%	0.33%	0.70%	0.75%	1.20%	0.77%	0.77%
Unknown	1,335,210	0.23%	0.63% *	0.70%	0.33%	1.38%	0.73%	0.73%
Percent low-wage employees								
50% or more low wage	700,050	0.75%	0.48%	0.76%	1.04%	1.12%	1.75%	1.75%
Less than 50% low wage	903,356	0.31%	0.42%	0.62%	0.78%	0.86%	0.66%	0.66%
Unknown	1,666,160	0.19%	0.30%	0.53%	0.34%	0.92%	0.43%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.2(2003) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.8%	45.8%	70.6%	84.1%	95.8%	98.7%	61.6%	96.8%
Industry group **								
Agric., fish., forest.	56.9%	31.5%	43.8%	76.8%	59.2%	90.0%	41.4%	73.5%
Mining and manufacturing	94.8%	54.4%	81.7%	91.5%	98.3%	98.9%	76.8%	98.3%
Construction	76.4%	43.2%	79.3%	90.9%	99.5%	99.9%	63.9%	96.7%
Utilities and transp.	90.1%	43.5%	71.0%	84.1%	95.6%	97.2%	61.5%	96.4%
Wholesale trade	91.7%	60.9%	86.9%	93.6%	98.2%	99.1%	78.1%	98.3%
Fin. svcs. and real estate	93.3%	53.7%	92.0%	96.5%	97.5%	98.9%	69.5%	98.5%
Retail trade	86.8%	34.2%	67.6%	88.8%	97.3%	99.9%	54.9%	98.7%
Professional services	90.9%	56.9%	80.0%	91.0%	96.7%	99.2%	70.3%	98.1%
Other services	77.3%	37.8%	53.0%	67.6%	92.9%	97.3%	49.4%	92.5%
Ownership								
For profit, incorporated	88.5%	50.9%	72.7%	83.4%	95.2%	98.7%	66.2%	96.5%
For profit, unincorporated	71.5%	35.6%	57.4%	82.4%	92.9%	98.8%	46.3%	96.1%
Nonprofit	94.3%	52.8%	77.3%	89.8%	99.6%	98.8%	69.3%	98.8%
Unknown	76.6%	34.5%	66.4%	90.0%	93.5%	99.9%	50.7%	97.3%
Age of firm								
Less than 5 years	56.9%	34.5%	45.6%	70.5%	84.7%	96.2%	41.7%	86.2%
5-9 years	68.7%	40.2%	57.6%	73.8%	95.5%	98.4%	51.9%	89.9%
10-19 years	74.7%	47.1%	71.3%	80.2%	91.7%	91.3%	61.5%	89.6%
20 or more years	91.6%	52.2%	78.7%	89.9%	98.5%	99.9%	70.5%	98.7%
Unknown	97.6%	34.3% *	53.4% *	71.5%	77.3%	98.4%	63.9%	97.7%
Multi/single status								
2 or more locations	97.8%	64.1%	80.9%	88.4%	96.7%	99.1%	78.7%	98.4%
1 location only	70.7%	45.5%	69.8%	82.7%	94.4%	88.5%	60.4%	90.1%
Percent full-time employees								
Less than 25%	62.4%	13.0%	32.7%	58.0%	84.3%	95.3%	27.8%	87.3%
25-49 %	83.1%	38.1%	57.0%	76.1%	96.3%	99.8%	51.6%	98.0%
50-74 %	82.8%	38.8%	63.8%	77.0%	96.8%	99.0%	51.9%	97.0%
75% or more	91.0%	56.2%	81.0%	89.6%	96.9%	98.9%	72.0%	97.5%
Union presence								
No union employees	84.0%	45.9%	70.8%	83.7%	96.2%	99.6%	61.6%	96.7%
Has union employees	98.4%	65.0%	87.4%	94.4%	99.3%	99.9%	81.7%	99.6%
Unknown	90.1%	18.2%	33.2%	65.4%	65.3%	95.3%	30.0%	93.6%
Percent low wage employees								
50% or more low wage	68.4%	25.2%	43.8%	67.4%	91.8%	98.4%	39.8%	91.2%
Less than 50% low wage	89.6%	57.5%	84.8%	93.9%	98.5%	99.9%	74.1%	98.7%
Unknown	93.7%	26.8%	45.2%	54.8%	86.6%	98.2%	35.9%	96.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2(2003) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.80%	1.45%	1.23%	0.49%	0.49%	0.66%	0.45%
Industry group **								
Agric., fish., forest.	4.38%	3.02%	8.43%	12.65%	13.58%	10.54%	3.42%	6.56%
Mining and manufacturing	0.29%	2.93%	1.89%	1.55%	0.62%	0.38%	1.21%	0.21%
Construction	1.05%	1.91%	3.30%	1.96%	0.33%	0.28%	1.65%	0.94%
Utilities and transp.	1.92%	3.87%	7.70%	6.33%	1.91%	2.36%	3.98%	1.86%
Wholesale trade	0.80%	1.57%	2.99%	2.02%	0.64%	0.90%	1.32%	0.84%
Fin. svcs. and real estate	0.71%	2.87%	1.87%	2.03%	1.11%	0.50%	2.56%	0.45%
Retail trade	1.25%	1.07%	2.89%	2.91%	0.89%	0.11%	1.31%	0.45%
Professional services	0.57%	1.16%	2.69%	1.22%	0.93%	0.36%	1.26%	0.52%
Other services	1.46%	1.01%	2.48%	2.77%	1.51%	1.78%	0.83%	1.93%
Ownership								
For profit, incorporated	0.71%	1.07%	1.77%	1.48%	0.65%	0.63%	0.78%	0.61%
For profit, unincorporated	0.90%	1.56%	3.82%	2.44%	2.41%	0.49%	0.80%	0.80%
Nonprofit	0.39%	3.16%	5.57%	2.53%	0.15%	0.60%	2.36%	0.31%
Unknown	2.27%	1.88%	6.99%	3.67%	5.08%	0.19%	1.98%	1.57%
Age of firm								
Less than 5 years	2.15%	2.41%	4.13%	2.23%	7.88%	3.18%	1.79%	4.20%
5-9 years	1.93%	1.11%	2.15%	5.37%	2.22%	1.44%	1.28%	3.23%
10-19 years	0.66%	1.13%	1.57%	1.90%	0.87%	4.12%	0.89%	1.35%
20 or more years	0.37%	0.83%	2.43%	0.77%	0.31%	0.05%	1.07%	0.19%
Unknown	0.63%	11.27% *	17.45% *	14.09%	5.92%	0.57%	14.91%	0.63%
Multi/single status								
2 or more locations	0.37%	6.69%	3.91%	1.99%	0.54%	0.26%	1.70%	0.32%
1 location only	0.61%	0.76%	1.58%	1.47%	1.07%	4.89%	0.75%	1.30%
Percent full-time employees								
Less than 25%	3.10%	1.82%	3.88%	4.11%	3.61%	3.08%	1.63%	2.43%
25-49 %	1.11%	1.36%	3.26%	3.86%	1.63%	0.16%	1.82%	0.62%
50-74 %	0.89%	1.68%	2.84%	2.64%	1.07%	0.45%	1.72%	0.69%
75% or more	0.43%	1.40%	1.40%	1.43%	0.60%	0.54%	0.69%	0.43%
Union presence								
No union employees	0.48%	0.82%	1.49%	1.37%	0.55%	0.11%	0.69%	0.45%
Has union employees	0.19%	5.90%	3.25%	1.14%	0.46%	0.05%	1.80%	0.12%
Unknown	2.16%	2.66%	8.92%	9.64%	5.76%	2.11%	5.07%	2.04%
Percent low wage employees								
50% or more low wage	1.34%	1.12%	1.90%	1.80%	1.36%	0.71%	0.91%	1.09%
Less than 50% low wage	0.25%	0.81%	1.36%	0.58%	0.50%	0.03%	0.64%	0.21%
Unknown	0.74%	3.05%	5.65%	8.17%	1.95%	0.75%	3.42%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a(2003) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.5%	82.2%	77.6%	74.8%	76.6%	79.7%	78.5%	78.5%
Industry group **								
Agric., fish., forest.	62.1%	74.2%	56.9%	68.8%	62.5%	45.4% *	61.0%	62.8%
Mining and manufacturing	91.6%	90.3%	90.6%	89.8%	93.3%	91.5%	90.4%	91.8%
Construction	80.9%	86.2%	82.5%	78.0%	77.2%	84.4%	84.3%	77.1%
Utilities and transp.	86.9%	87.8%	77.1%	85.7%	81.2%	88.9%	83.8%	87.3%
Wholesale trade	89.2%	89.4%	85.8%	85.8%	92.0%	90.1%	88.2%	89.6%
Fin. svcs. and real estate	88.7%	88.7%	87.2%	84.1%	89.9%	89.1%	86.9%	89.0%
Retail trade	69.0%	74.6%	72.2%	77.4%	72.8%	66.1%	73.8%	68.0%
Professional services	81.8%	86.4%	79.9%	79.9%	78.9%	83.2%	82.3%	81.7%
Other services	61.0%	71.0%	65.2%	51.6%	55.0%	64.9%	63.2%	60.3%
Ownership								
For profit, incorporated	79.8%	84.5%	80.2%	77.0%	78.2%	80.4%	80.7%	79.6%
For profit, unincorporated	75.2%	81.9%	74.6%	66.9%	72.7%	77.8%	76.2%	74.8%
Nonprofit	75.2%	72.6%	69.4%	70.4%	73.2%	78.1%	70.2%	75.8%
Unknown	69.9%	68.7%	52.4%	67.1%	76.3%	72.0%	63.4%	72.6%
Age of firm								
Less than 5 years	70.2%	78.9%	71.8%	67.4%	64.1%	69.1%	74.3%	66.4%
5-9 years	76.0%	81.2%	75.0%	69.9%	77.0%	78.3%	77.1%	75.2%
10-19 years	75.5%	84.6%	77.1%	70.5%	72.2%	78.2%	78.5%	73.3%
20 or more years	79.0%	82.1%	79.1%	78.0%	78.4%	79.3%	79.5%	78.9%
Unknown	80.4%	85.1%	56.1% *	64.4%	74.7%	80.6%	58.8%	80.5%
Multi/single status								
2 or more locations	79.6%	72.9%	85.8%	78.1%	78.6%	79.9%	80.1%	79.6%
1 location only	76.1%	82.4%	76.9%	73.7%	73.5%	73.3%	78.3%	73.2%
Percent full-time employees								
Less than 25%	39.0%	39.6%	22.5%	22.4%	29.6%	50.1%	25.9%	42.0%
25-49 %	48.1%	41.9%	42.3%	38.4%	44.3%	53.3%	42.3%	49.5%
50-74 %	66.7%	69.5%	61.3%	60.2%	66.5%	68.6%	64.6%	67.3%
75% or more	87.0%	90.7%	88.4%	85.0%	86.7%	87.0%	88.6%	86.6%
Union presence								
No union employees	77.0%	81.8%	77.2%	75.1%	76.0%	77.3%	78.2%	76.6%
Has union employees	82.0%	92.4%	81.5%	72.2%	80.8%	82.8%	81.3%	82.0%
Unknown	82.2%	85.2%	91.8%	69.4%	76.8%	82.5%	88.1%	82.0%
Percent low wage employees								
50% or more low wage	55.8%	60.7%	51.2%	51.7%	58.5%	55.8%	54.3%	56.3%
Less than 50% low wage	84.2%	86.6%	83.6%	82.7%	83.1%	85.3%	84.5%	84.0%
Unknown	80.0%	82.8%	81.1%	62.7%	74.7%	80.5%	78.9%	80.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a(2003) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.56%	0.94%	0.76%	0.38%	1.06%	0.46%	0.67%
Industry group **								
Agric., fish., forest.	5.27%	3.64%	10.41%	6.51%	13.58%	15.02% *	6.26%	7.36%
Mining and manufacturing	0.96%	1.33%	1.44%	1.01%	0.85%	1.48%	0.60%	1.09%
Construction	1.98%	1.00%	2.32%	2.53%	4.17%	3.64%	1.20%	3.95%
Utilities and transp.	1.51%	3.67%	3.73%	3.53%	2.63%	1.86%	2.30%	1.64%
Wholesale trade	0.92%	1.75%	2.44%	2.84%	1.50%	1.16%	1.59%	0.80%
Fin. svcs. and real estate	0.99%	1.83%	2.73%	2.45%	1.52%	1.12%	1.09%	1.07%
Retail trade	2.32%	3.32%	2.38%	2.06%	2.25%	3.18%	1.82%	2.91%
Professional services	0.47%	0.93%	1.43%	1.61%	1.15%	0.89%	0.64%	0.70%
Other services	1.07%	2.03%	2.78%	1.83%	2.12%	1.59%	1.72%	1.32%
Ownership								
For profit, incorporated	0.67%	0.74%	0.72%	0.76%	0.76%	1.27%	0.53%	0.85%
For profit, unincorporated	1.47%	1.33%	2.40%	2.90%	2.75%	3.92%	1.04%	2.18%
Nonprofit	0.92%	3.78%	4.22%	2.58%	1.96%	1.28%	2.10%	1.17%
Unknown	3.44%	2.98%	3.83%	3.69%	4.28%	5.50%	2.67%	4.70%
Age of firm								
Less than 5 years	2.38%	2.70%	2.57%	4.66%	4.62%	7.10%	2.20%	4.05%
5-9 years	1.28%	2.22%	2.23%	3.27%	3.83%	3.28%	0.86%	2.39%
10-19 years	1.08%	1.22%	1.88%	1.72%	2.35%	2.53%	1.30%	1.57%
20 or more years	0.49%	0.84%	1.25%	0.85%	0.59%	1.21%	0.45%	0.66%
Unknown	1.65%	24.12%	17.74% *	12.45%	4.46%	1.75%	14.54%	1.65%
Multi/single status								
2 or more locations	0.97%	6.13%	2.01%	1.41%	1.03%	1.14%	1.70%	0.99%
1 location only	0.64%	0.59%	0.95%	0.80%	1.32%	3.20%	0.49%	1.21%
Percent full-time employees								
Less than 25%	4.26%	4.46%	3.07%	2.02%	4.52%	6.86%	1.21%	4.82%
25-49 %	2.45%	3.04%	2.17%	3.62%	4.02%	2.57%	2.15%	2.71%
50-74 %	1.29%	1.13%	1.64%	1.86%	2.30%	2.27%	1.25%	1.55%
75% or more	0.34%	0.42%	0.67%	0.96%	0.64%	0.60%	0.47%	0.36%
Union presence								
No union employees	0.54%	0.55%	0.86%	0.69%	0.81%	1.01%	0.46%	0.73%
Has union employees	1.17%	2.25%	5.34%	6.75%	2.86%	1.45%	2.30%	1.26%
Unknown	1.91%	6.51%	10.27%	10.78%	3.52%	1.97%	4.12%	1.95%
Percent low wage employees								
50% or more low wage	1.49%	2.48%	2.96%	1.56%	2.56%	3.41%	1.34%	1.88%
Less than 50% low wage	0.43%	0.43%	0.69%	0.86%	0.89%	0.92%	0.42%	0.59%
Unknown	1.28%	2.57%	3.78%	6.67%	2.81%	1.50%	2.08%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a.(1)(2003) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	80.3%	79.2%	77.4%	77.2%	79.7%	81.7%	77.3%	81.0%
Industry group **								
Agric., fish., forest.	82.4%	82.6%	75.0%	76.1%	92.8%	84.3%	80.3%	83.6%
Mining and manufacturing	87.6%	81.6%	79.3%	80.4%	85.8%	90.9%	79.1%	88.8%
Construction	79.4%	83.4%	79.1%	78.9%	80.1%	74.8%	77.9%	81.2%
Utilities and transp.	81.8%	71.5%	74.7%	84.9%	87.4%	81.3%	76.9%	82.4%
Wholesale trade	85.9%	80.6%	83.9%	80.1%	82.3%	91.1%	80.6%	87.8%
Fin. svcs. and real estate	85.4%	77.2%	84.3%	82.0%	87.4%	86.2%	80.0%	86.2%
Retail trade	72.9%	78.4%	73.2%	73.8%	78.9%	71.0%	74.7%	72.5%
Professional services	82.0%	79.3%	78.5%	78.0%	81.4%	84.1%	78.7%	82.9%
Other services	68.4%	77.3%	70.8%	68.5%	62.6%	69.0%	72.5%	67.1%
Ownership								
For profit, incorporated	80.0%	79.5%	77.5%	78.0%	79.1%	81.2%	77.4%	80.7%
For profit, unincorporated	77.6%	76.5%	76.9%	72.4%	77.1%	80.6%	75.5%	78.7%
Nonprofit	83.0%	84.0%	77.7%	78.5%	82.4%	84.5%	79.8%	83.4%
Unknown	81.6%	80.7%	75.8%	71.4%	83.4%	85.1%	77.6%	83.1%
Age of firm								
Less than 5 years	76.3%	80.6%	78.6%	73.4%	75.7%	71.6%	78.2%	74.3%
5-9 years	72.5%	77.4%	76.4%	73.7%	66.1%	72.3%	75.4%	70.3%
10-19 years	76.8%	78.5%	75.0%	74.5%	78.0%	77.9%	76.3%	77.2%
20 or more years	79.6%	80.0%	78.7%	78.9%	81.6%	78.8%	78.2%	80.0%
Unknown	85.7%	82.1%	37.0% *	86.0%	87.0%	85.7%	68.2%	85.7%
Multi/single status								
2 or more locations	81.7%	84.8%	80.7%	80.9%	81.4%	81.8%	80.9%	81.7%
1 location only	77.2%	79.1%	77.0%	75.9%	77.0%	78.6%	77.0%	77.6%
Percent full-time employees								
Less than 25%	55.0%	79.5%	73.4%	63.0%	42.2%	54.9%	72.2%	52.5%
25-49 %	62.8%	74.7%	72.0%	63.2%	61.4%	61.1%	69.0%	61.5%
50-74 %	70.1%	75.2%	68.2%	67.9%	67.4%	71.1%	70.4%	70.1%
75% or more	83.6%	80.0%	78.8%	79.1%	83.8%	85.8%	78.7%	84.8%
Union presence								
No union employees	79.0%	78.8%	76.8%	76.2%	79.0%	80.8%	76.9%	79.8%
Has union employees	86.6%	84.1%	87.1%	89.3%	84.7%	86.8%	85.5%	86.6%
Unknown	78.4%	93.1%	72.0%	79.7%	82.4%	78.3%	76.1%	78.5%
Percent low wage employees								
50% or more low wage	63.0%	75.6%	68.4%	60.8%	63.2%	59.5%	67.1%	61.6%
Less than 50% low wage	81.4%	79.7%	78.7%	80.3%	83.6%	81.6%	78.9%	82.5%
Unknown	83.8%	78.9%	75.5%	80.5%	81.5%	84.0%	78.8%	83.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a.(1)(2003) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.81%	0.77%	0.72%	0.93%	0.71%	0.34%	0.40%
Industry group **								
Agric., fish., forest.	2.16%	2.43%	6.65%	7.76%	17.09%	9.88%	1.88%	4.29%
Mining and manufacturing	0.53%	1.83%	2.57%	1.67%	0.32%	0.80%	0.76%	0.51%
Construction	1.57%	1.82%	1.81%	1.65%	2.25%	6.35%	1.30%	3.29%
Utilities and transp.	3.07%	5.03%	6.69%	3.43%	1.79%	4.04%	2.85%	3.38%
Wholesale trade	0.99%	3.32%	2.08%	2.13%	1.22%	0.82%	2.40%	0.57%
Fin. svcs. and real estate	0.97%	2.19%	2.56%	1.41%	1.31%	1.34%	1.52%	1.07%
Retail trade	1.30%	1.89%	3.23%	1.71%	1.26%	2.14%	1.99%	1.39%
Professional services	0.65%	0.79%	1.24%	1.72%	1.55%	0.77%	0.68%	0.76%
Other services	1.28%	2.31%	2.89%	1.97%	3.45%	2.70%	1.20%	1.68%
Ownership								
For profit, incorporated	0.43%	0.99%	1.10%	0.81%	1.29%	0.88%	0.46%	0.58%
For profit, unincorporated	0.91%	2.05%	2.30%	3.24%	2.05%	1.55%	1.97%	1.57%
Nonprofit	0.59%	1.86%	2.50%	2.38%	1.25%	0.83%	1.19%	0.77%
Unknown	1.48%	3.08%	2.95%	2.74%	3.42%	2.49%	2.16%	2.19%
Age of firm								
Less than 5 years	1.76%	2.13%	2.42%	3.72%	3.54%	5.78%	1.94%	2.39%
5-9 years	2.04%	1.28%	1.49%	1.43%	4.80%	4.69%	0.86%	3.30%
10-19 years	0.86%	1.25%	2.06%	1.84%	1.53%	2.81%	1.03%	1.26%
20 or more years	0.76%	1.13%	0.80%	0.90%	0.70%	1.55%	0.62%	0.89%
Unknown	0.58%	23.24%	11.69% *	14.31%	3.05%	0.58%	15.40%	0.58%
Multi/single status								
2 or more locations	0.42%	3.26%	2.24%	0.49%	0.59%	0.67%	0.89%	0.44%
1 location only	0.67%	0.85%	0.80%	1.00%	1.74%	3.89%	0.37%	1.24%
Percent full-time employees								
Less than 25%	3.85%	4.28%	6.65%	4.42%	7.34%	6.88%	4.05%	5.12%
25-49 %	2.06%	2.48%	3.18%	3.34%	4.24%	2.93%	2.11%	2.28%
50-74 %	1.50%	2.21%	3.82%	2.02%	2.84%	2.41%	2.65%	1.84%
75% or more	0.36%	0.91%	0.86%	0.78%	0.42%	0.62%	0.26%	0.43%
Union presence								
No union employees	0.38%	0.93%	0.88%	0.77%	1.07%	0.62%	0.45%	0.37%
Has union employees	0.87%	4.76%	3.69%	1.79%	1.15%	0.96%	3.11%	0.84%
Unknown	2.11%	4.60%	10.41%	4.53%	3.60%	2.21%	4.53%	2.16%
Percent low wage employees								
50% or more low wage	1.62%	2.21%	1.75%	2.03%	3.02%	3.39%	1.74%	1.77%
Less than 50% low wage	0.52%	0.85%	0.73%	0.87%	0.53%	1.57%	0.39%	0.79%
Unknown	0.80%	3.27%	5.16%	4.39%	2.02%	0.82%	1.77%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b(2003) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.0%	65.1%	60.1%	57.7%	61.1%	65.1%	60.7%	63.5%
Industry group **								
Agric., fish., forest.	51.2%	61.3%	42.6%	52.3%	58.0%	38.3% *	48.9%	52.5%
Mining and manufacturing	80.3%	73.7%	71.9%	72.2%	80.0%	83.1%	71.6%	81.5%
Construction	64.2%	71.9%	65.3%	61.5%	61.8%	63.1%	65.7%	62.7%
Utilities and transp.	71.1%	62.8%	57.6%	72.8%	70.9%	72.2%	64.4%	72.0%
Wholesale trade	76.6%	72.1%	71.9%	68.7%	75.7%	82.1%	71.2%	78.7%
Fin. svcs. and real estate	75.8%	68.5%	73.5%	68.9%	78.6%	76.7%	69.5%	76.8%
Retail trade	50.3%	58.5%	52.9%	57.2%	57.4%	46.9%	55.2%	49.3%
Professional services	67.1%	68.5%	62.7%	62.3%	64.2%	70.0%	64.7%	67.7%
Other services	41.7%	54.9%	46.1%	35.4%	34.5%	44.8%	45.8%	40.5%
Ownership								
For profit, incorporated	63.9%	67.1%	62.2%	60.0%	61.9%	65.3%	62.5%	64.2%
For profit, unincorporated	58.4%	62.6%	57.4%	48.5%	56.0%	62.7%	57.5%	58.8%
Nonprofit	62.4%	61.0%	53.9%	55.3%	60.3%	66.1%	56.1%	63.2%
Unknown	57.0%	55.5%	39.7%	47.9%	63.6%	61.2%	49.2%	60.3%
Age of firm								
Less than 5 years	53.6%	63.6%	56.4%	49.5%	48.5%	49.5%	58.1%	49.4%
5-9 years	55.1%	62.8%	57.3%	51.5%	50.9%	56.6%	58.2%	52.8%
10-19 years	58.0%	66.3%	57.9%	52.5%	56.3%	61.0%	59.9%	56.5%
20 or more years	62.9%	65.6%	62.3%	61.6%	64.0%	62.5%	62.2%	63.1%
Unknown	68.9%	69.9%	20.7% *	55.4%	65.0%	69.1%	40.1% *	68.9%
Multi/single status								
2 or more locations	65.0%	61.8%	69.2%	63.2%	64.0%	65.4%	64.8%	65.0%
1 location only	58.8%	65.2%	59.2%	56.0%	56.7%	57.6%	60.3%	56.9%
Percent full-time employees								
Less than 25%	21.4%	31.5%	16.5%	14.1%	12.5%	27.5%	18.7%	22.0%
25-49 %	30.2%	31.3%	30.4%	24.3%	27.2%	32.6%	29.2%	30.4%
50-74 %	46.8%	52.3%	41.8%	40.9%	44.8%	48.8%	45.5%	47.2%
75% or more	72.7%	72.5%	69.7%	67.3%	72.6%	74.6%	69.8%	73.5%
Union presence								
No union employees	60.9%	64.5%	59.3%	57.2%	60.0%	62.4%	60.1%	61.1%
Has union employees	70.9%	77.7%	71.0%	64.5%	68.4%	71.8%	69.5%	71.0%
Unknown	64.4%	79.4%	66.1%	55.3%	63.3%	64.6%	67.0%	64.4%
Percent low wage employees								
50% or more low wage	35.2%	45.9%	35.0%	31.4%	37.0%	33.2%	36.4%	34.7%
Less than 50% low wage	68.5%	69.0%	65.8%	66.4%	69.5%	69.6%	66.7%	69.3%
Unknown	67.0%	65.4%	61.3%	50.5%	60.8%	67.7%	62.2%	67.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b(2003) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.74%	0.87%	0.96%	0.82%	0.99%	0.38%	0.47%
Industry group **								
Agric., fish., forest.	4.43%	4.30%	7.18%	6.59%	12.80%	12.61% *	5.09%	7.07%
Mining and manufacturing	0.79%	2.09%	2.11%	1.95%	0.76%	1.47%	0.79%	0.89%
Construction	1.47%	1.35%	1.63%	2.49%	3.62%	5.26%	0.88%	2.89%
Utilities and transp.	2.79%	5.53%	5.90%	4.54%	2.78%	3.94%	2.87%	3.21%
Wholesale trade	1.28%	3.12%	2.80%	2.94%	1.81%	1.09%	2.31%	1.01%
Fin. svcs. and real estate	1.10%	2.18%	3.37%	2.28%	1.92%	1.30%	1.77%	1.11%
Retail trade	1.72%	2.49%	3.41%	2.33%	2.08%	2.30%	2.44%	1.98%
Professional services	0.66%	0.84%	0.98%	1.76%	1.15%	1.23%	0.77%	0.87%
Other services	1.12%	2.43%	2.32%	1.46%	1.64%	2.27%	1.19%	1.28%
Ownership								
For profit, incorporated	0.54%	0.98%	0.81%	0.94%	1.12%	1.26%	0.42%	0.71%
For profit, unincorporated	1.56%	1.57%	2.87%	3.33%	2.39%	3.87%	1.53%	2.29%
Nonprofit	0.85%	3.74%	3.81%	2.46%	1.76%	1.27%	1.39%	1.10%
Unknown	2.89%	3.99%	4.03%	2.83%	3.19%	5.22%	2.40%	3.96%
Age of firm								
Less than 5 years	1.84%	2.29%	1.87%	3.85%	4.14%	5.35%	2.23%	2.66%
5-9 years	1.42%	2.03%	1.68%	2.51%	3.40%	3.71%	1.00%	2.08%
10-19 years	0.90%	1.03%	2.19%	2.06%	1.65%	2.92%	1.14%	1.44%
20 or more years	0.65%	1.37%	1.12%	0.95%	0.86%	1.71%	0.58%	0.82%
Unknown	1.59%	20.40%	6.56% *	10.70%	5.13%	1.69%	12.31% *	1.59%
Multi/single status								
2 or more locations	0.81%	4.83%	2.97%	1.40%	0.97%	1.06%	1.56%	0.82%
1 location only	0.75%	0.71%	0.85%	1.12%	1.44%	3.70%	0.43%	1.39%
Percent full-time employees								
Less than 25%	3.09%	3.34%	3.15%	1.17%	1.34%	4.49%	1.34%	3.60%
25-49 %	1.35%	1.76%	1.78%	2.25%	2.37%	1.85%	1.31%	1.53%
50-74 %	1.21%	1.40%	1.83%	1.63%	1.32%	2.21%	1.37%	1.56%
75% or more	0.34%	0.91%	1.03%	1.24%	0.76%	0.61%	0.33%	0.41%
Union presence								
No union employees	0.54%	0.85%	0.95%	0.80%	1.09%	0.98%	0.42%	0.67%
Has union employees	1.12%	5.00%	5.46%	6.55%	1.80%	1.57%	3.07%	1.21%
Unknown	1.86%	6.78%	9.34%	8.42%	4.98%	1.90%	4.29%	1.91%
Percent low wage employees								
50% or more low wage	1.13%	2.63%	1.86%	1.33%	2.06%	2.67%	1.32%	1.31%
Less than 50% low wage	0.48%	0.79%	0.87%	1.29%	1.03%	1.52%	0.53%	0.70%
Unknown	1.16%	2.98%	5.89%	6.57%	2.93%	1.32%	2.20%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(2003) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.6%	11.8%	11.6%	14.8%	36.1%	75.8%	11.7%	61.2%
Industry group **								
Agric., fish., forest.	39.4%	12.0%	11.5% *	11.0% *	70.7%	91.6%	11.0%	55.3%
Mining and manufacturing	62.4%	10.8% *	15.0% *	16.7%	49.9%	82.0%	13.2%	68.8%
Construction	29.2%	17.9%	11.9%	26.7% *	35.9%	74.7%	14.0%	46.2%
Utilities and transp.	69.6%	8.6% *	2.9% *	21.3% *	55.6%	86.1%	15.9% *	76.4%
Wholesale trade	49.1%	10.3%	14.6%	11.4%	36.8%	80.5%	11.8%	61.9%
Fin. svcs. and real estate	56.4%	9.1%	4.8% *	19.8%	33.9%	73.1%	7.6%	63.2%
Retail trade	57.2%	11.9%	12.1%	8.0%	39.4%	80.5%	9.9%	68.2%
Professional services	46.6%	11.1%	9.4%	9.6%	27.0%	72.3%	10.5%	55.2%
Other services	41.3%	11.4%	14.6%	13.0%	27.3%	65.2%	13.2%	50.5%
Ownership								
For profit, incorporated	52.8%	11.8%	12.4%	13.7%	39.0%	75.8%	11.6%	62.7%
For profit, unincorporated	42.4%	11.6%	6.1%	23.1%	31.3%	74.9%	11.0%	56.9%
Nonprofit	49.7%	12.9%	5.0%	10.6%	27.6%	75.1%	10.3%	54.1%
Unknown	54.2%	10.3%	22.8%	27.2%	42.3%	81.9%	18.6%	66.3%
Age of firm								
Less than 5 years	25.9%	12.4%	4.8% *	8.0% *	36.2%	80.8%	10.6%	42.6%
5-9 years	24.5%	11.1%	9.8%	12.3%	25.9%	59.4%	10.7%	35.4%
10-19 years	28.4%	11.6%	12.8%	12.2%	33.6%	71.7%	12.0%	41.9%
20 or more years	47.0%	11.9%	11.9%	16.4%	36.7%	72.6%	11.9%	55.3%
Unknown	79.2%	65.2% *	100.0% *	22.0% *	56.9%	79.8%	31.9% *	79.2%
Multi/single status								
2 or more locations	65.7%	18.4% *	6.5% *	12.6%	39.5%	76.1%	8.7%	67.2%
1 location only	19.7%	11.6%	12.1%	15.6%	30.1%	66.7%	12.0%	30.0%
Percent full-time employees								
Less than 25%	60.1%	19.0% *	8.7% *	11.0% *	26.7%	82.4%	11.0% *	69.6%
25-49 %	49.9%	11.5%	8.1%	17.1%	25.1%	73.4%	10.4%	59.4%
50-74 %	50.6%	12.8%	11.4%	14.3% *	25.3%	76.5%	10.5%	60.1%
75% or more	51.6%	11.5%	11.8%	14.8%	37.9%	75.7%	11.9%	61.1%
Union presence								
No union employees	43.5%	10.4%	10.1%	12.3%	35.7%	75.4%	10.3%	55.2%
Has union employees	65.4%	37.7%	31.0%	38.5%	37.6%	74.3%	32.8%	67.4%
Unknown	76.1%	24.2%	14.4% *	26.8% *	44.3%	78.8%	18.5%	77.2%
Percent low wage employees **								
50% or more low wage	36.4%	11.8%	10.9%	13.4%	34.3%	68.1%	11.7%	45.4%
Less than 50% low wage	38.5%	11.8%	11.8%	14.8%	35.6%	72.4%	11.7%	49.8%
Unknown	75.0%	10.5% *	7.4% *	20.3% *	44.2%	78.2%	11.6% *	76.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(2003) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	1.03%	0.93%	1.17%	1.45%	1.07%	0.53%	0.86%
Industry group **								
Agric., fish., forest.	7.41%	1.98%	10.43% *	5.97% *	17.23%	16.08%	2.20%	12.03%
Mining and manufacturing	1.59%	4.05% *	5.00% *	2.48%	2.49%	1.35%	3.40%	1.31%
Construction	2.85%	3.80%	1.66%	8.18% *	6.48%	5.11%	2.00%	4.89%
Utilities and transp.	2.49%	3.34% *	2.03% *	9.67% *	6.59%	2.78%	6.35% *	2.43%
Wholesale trade	2.70%	2.54%	3.68%	3.23%	5.29%	4.46%	1.98%	3.50%
Fin. svcs. and real estate	2.26%	2.03%	1.65% *	4.89%	4.38%	1.99%	1.16%	2.27%
Retail trade	4.16%	1.58%	2.37%	1.99%	7.30%	5.40%	1.46%	4.89%
Professional services	1.03%	1.48%	1.99%	1.25%	2.29%	1.87%	1.06%	1.52%
Other services	3.68%	1.46%	3.49%	2.10%	3.41%	5.52%	1.49%	4.44%
Ownership								
For profit, incorporated	1.10%	1.20%	1.17%	1.34%	1.67%	1.33%	0.59%	1.21%
For profit, unincorporated	1.60%	1.44%	1.23%	4.34%	4.48%	4.24%	1.56%	2.22%
Nonprofit	2.04%	2.74%	1.33%	1.69%	3.56%	1.66%	1.77%	2.26%
Unknown	2.86%	1.39%	6.55%	5.89%	8.62%	4.01%	3.52%	4.31%
Age of firm								
Less than 5 years	2.91%	1.77%	2.66% *	2.95% *	5.82%	5.77%	2.12%	5.32%
5-9 years	2.63%	1.77%	2.59%	2.64%	5.47%	7.02%	1.31%	4.82%
10-19 years	1.19%	1.95%	2.26%	2.77%	3.27%	4.43%	1.53%	2.29%
20 or more years	0.88%	1.62%	1.33%	1.21%	1.77%	1.92%	0.95%	0.91%
Unknown	1.43%	19.80% *	31.62% *	13.20% *	8.15%	1.43%	14.56% *	1.42%
Multi/single status								
2 or more locations	0.84%	8.15% *	3.97% *	1.97%	1.64%	1.08%	1.88%	0.91%
1 location only	0.65%	0.99%	0.87%	1.61%	1.75%	6.34%	0.60%	1.38%
Percent full-time employees								
Less than 25%	9.63%	6.00% *	2.65% *	4.16% *	7.29%	9.62%	3.62% *	9.46%
25-49 %	2.70%	1.91%	2.40%	3.42%	4.34%	5.12%	1.04%	3.03%
50-74 %	3.27%	1.19%	2.07%	5.61% *	4.07%	4.04%	0.74%	3.47%
75% or more	0.54%	1.17%	0.97%	1.33%	1.54%	1.00%	0.63%	0.55%
Union presence								
No union employees	0.79%	0.84%	1.09%	0.71%	1.69%	1.55%	0.43%	0.98%
Has union employees	1.41%	7.86%	5.32%	6.97%	3.11%	1.96%	3.37%	1.39%
Unknown	3.28%	6.43%	5.49% *	15.30% *	8.77%	3.21%	4.69%	3.21%
Percent low wage employees **								
50% or more low wage	2.30%	1.72%	1.98%	2.68%	2.88%	5.21%	1.42%	3.20%
Less than 50% low wage	0.88%	1.31%	0.99%	1.27%	1.58%	1.04%	0.63%	0.97%
Unknown	1.54%	3.17% *	4.50% *	7.68% *	6.29%	1.49%	4.48% *	1.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2003) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.7%	15.5%	19.8%	30.2%	48.3%	82.9%	20.3%	69.6%
Industry group **								
Agric., fish., forest.	29.1%	8.9% *	3.0% *	6.4% *	58.4%	56.9%	8.2% *	41.6%
Mining and manufacturing	58.5%	11.2%	14.9%	31.4%	41.8%	77.7%	21.6%	64.0%
Construction	37.4%	24.3%	25.5%	33.0%	51.2%	68.4%	25.6%	50.1%
Utilities and transp.	68.8%	27.7% *	25.4%	20.2%	21.9% *	90.6%	18.9%	75.8%
Wholesale trade	53.0%	16.2%	19.6%	30.0%	45.0%	81.1%	22.0%	64.9%
Fin. svcs. and real estate	68.9%	14.6%	22.8%	27.3%	57.1%	84.8%	19.7%	76.5%
Retail trade	63.7%	9.3%	15.8%	28.6%	41.5%	82.6%	15.6%	73.6%
Professional services	62.4%	17.3%	22.6%	37.1%	55.2%	83.9%	22.7%	72.2%
Other services	55.5%	11.8%	16.7%	26.0%	46.6%	83.8%	17.0%	66.6%
Ownership								
For profit, incorporated	60.5%	14.9%	19.6%	29.8%	46.0%	83.5%	20.3%	70.4%
For profit, unincorporated	51.8%	17.2%	22.9%	30.2%	49.7%	83.4%	20.9%	66.3%
Nonprofit	60.2%	14.8%	14.2%	28.2%	53.4%	78.0%	16.6%	65.7%
Unknown	59.8%	16.8%	23.6% *	41.6%	58.6%	85.7%	23.8%	74.8%
Age of firm								
Less than 5 years	32.9%	17.4%	21.3%	31.1%	38.2%	59.8%	22.0%	42.9%
5-9 years	35.6%	12.5%	23.5%	30.4%	37.7%	67.6%	20.4%	46.6%
10-19 years	37.9%	13.2%	20.1%	27.2%	47.1%	78.4%	17.9%	53.5%
20 or more years	59.6%	17.4%	18.6%	30.8%	50.1%	86.0%	21.0%	68.9%
Unknown	80.7%	76.0% *	101.2% *	63.8%	56.6%	81.3%	74.2%	80.7%
Multi/single status								
2 or more locations	73.9%	14.2%	31.1%	31.0%	49.5%	83.2%	24.9%	75.2%
1 location only	30.6%	15.5%	18.8%	29.9%	46.4%	69.9%	19.8%	44.3%
Percent full-time employees								
Less than 25%	54.2%	9.5%	18.1% *	18.9% *	46.3%	76.1%	17.7% *	62.5%
25-49 %	57.9%	7.0%	15.1%	21.6%	44.3%	83.5%	12.2%	69.3%
50-74 %	58.9%	9.9%	16.6%	28.8%	43.2%	84.3%	15.2%	69.7%
75% or more	60.4%	17.7%	21.0%	32.2%	49.8%	83.1%	22.2%	70.2%
Union presence								
No union employees	49.9%	14.5%	17.9%	27.6%	47.0%	76.7%	18.7%	61.2%
Has union employees	83.0%	37.1%	44.9%	55.9%	60.3%	91.9%	45.2%	85.4%
Unknown	85.6%	33.0% *	52.1%	47.7%	31.0% *	88.7%	44.9%	86.4%
Percent low wage employees								
50% or more low wage	41.5%	9.9%	15.4%	20.6%	38.4%	72.6%	14.9%	50.7%
Less than 50% low wage	50.4%	16.4%	20.7%	33.3%	50.8%	82.3%	21.6%	63.1%
Unknown	81.5%	20.6%	21.7% *	27.4%	56.2%	84.7%	20.5%	82.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2003) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	0.97%	2.05%	1.29%	1.43%	1.03%	1.08%	0.68%
Industry group **								
Agric., fish., forest.	7.07%	2.78% *	7.13% *	8.40% *	15.98%	14.59%	2.93% *	12.18%
Mining and manufacturing	1.94%	2.78%	3.51%	3.91%	2.35%	1.45%	2.39%	1.72%
Construction	3.15%	3.74%	5.32%	4.77%	6.24%	6.70%	4.02%	4.34%
Utilities and transp.	3.06%	8.64% *	7.15%	5.22%	6.77% *	2.13%	4.76%	3.15%
Wholesale trade	2.71%	4.06%	4.45%	4.93%	7.19%	3.40%	3.81%	3.59%
Fin. svcs. and real estate	1.97%	1.82%	4.54%	4.67%	4.19%	2.71%	2.21%	2.00%
Retail trade	3.54%	1.36%	3.06%	2.66%	3.56%	3.76%	1.64%	3.80%
Professional services	1.26%	1.53%	2.57%	3.66%	2.73%	1.68%	1.32%	1.72%
Other services	2.90%	1.50%	3.63%	3.02%	4.87%	2.80%	2.09%	3.02%
Ownership								
For profit, incorporated	0.89%	1.28%	2.40%	1.26%	1.36%	1.08%	1.14%	0.94%
For profit, unincorporated	1.68%	2.17%	2.65%	3.97%	5.16%	2.39%	2.04%	1.60%
Nonprofit	1.75%	2.33%	3.18%	4.78%	2.92%	2.20%	2.43%	2.08%
Unknown	3.69%	4.47%	7.97% *	4.20%	6.76%	3.34%	2.82%	4.37%
Age of firm								
Less than 5 years	2.41%	2.88%	3.88%	3.72%	6.05%	7.48%	2.81%	4.70%
5-9 years	1.38%	2.38%	4.75%	3.23%	6.63%	6.70%	1.72%	2.43%
10-19 years	2.20%	2.06%	3.55%	2.23%	5.33%	4.81%	1.98%	3.18%
20 or more years	1.00%	1.62%	2.72%	2.14%	1.45%	1.34%	1.55%	1.15%
Unknown	1.17%	24.30% *	32.01% *	16.87%	5.31%	1.12%	18.60%	1.17%
Multi/single status								
2 or more locations	0.77%	3.40%	4.11%	1.81%	0.66%	0.98%	2.01%	0.76%
1 location only	1.28%	0.97%	2.04%	1.96%	3.30%	6.14%	1.10%	1.72%
Percent full-time employees								
Less than 25%	5.99%	2.83%	8.79% *	5.75% *	5.65%	8.26%	6.30% *	6.28%
25-49 %	2.15%	1.66%	4.15%	3.99%	6.78%	2.27%	2.57%	2.13%
50-74 %	2.06%	1.21%	2.00%	4.92%	4.77%	3.05%	1.54%	1.75%
75% or more	0.36%	1.28%	1.95%	1.94%	1.03%	0.75%	1.09%	0.55%
Union presence								
No union employees	0.88%	0.95%	1.96%	1.05%	1.71%	1.66%	0.99%	0.92%
Has union employees	1.15%	8.82%	7.86%	9.86%	3.36%	1.52%	5.63%	1.28%
Unknown	1.99%	10.73% *	14.94%	13.06%	9.45% *	1.74%	9.07%	2.16%
Percent low wage employees								
50% or more low wage	1.55%	1.36%	3.42%	1.83%	3.71%	3.31%	2.27%	1.67%
Less than 50% low wage	0.95%	0.92%	1.98%	1.80%	0.97%	1.47%	1.23%	1.14%
Unknown	1.01%	5.21%	10.51% *	8.03%	3.46%	0.92%	5.32%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3(2003) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87,657,095	10,291,900	7,210,563	11,830,299	16,502,406	41,821,926	22,981,101	64,675,994
Industry group **								
Agric., fish., forest.	890,258	265,278	102,670	239,270	197,513*	85,527	452,065	438,193
Mining and manufacturing	13,815,308	536,379	729,989	1,726,930	3,272,504	7,549,507	2,052,870	11,762,438
Construction	5,535,241	1,535,587	1,020,680	1,674,153	774,840	529,981	3,314,506	2,220,735
Utilities and transp.	4,096,984	277,569	269,897	422,619	544,846	2,582,054	737,697	3,359,287
Wholesale trade	5,202,695	608,284	578,358	823,441	1,022,388	2,170,224	1,598,801	3,603,894
Fin. svcs. and real estate	10,418,213	989,574	401,737	730,098	1,651,940	6,644,864	1,680,698	8,737,515
Retail trade	9,520,571	1,283,440	800,577	1,186,727	1,304,885	4,944,943	2,688,966	6,831,605
Professional services	22,024,215	2,543,890	1,608,763	2,498,717	4,704,628	10,668,216	5,297,965	16,726,249
Other services	16,153,609	2,251,900	1,697,892	2,528,344	3,028,863	6,646,611	5,157,531	10,996,078
Ownership								
For profit, incorporated	65,923,744	6,712,701	5,641,688	9,188,492	11,374,810	33,006,052	16,610,153	49,313,591
For profit, unincorporated	8,933,416	2,446,603	932,501	1,255,989	1,525,037	2,773,286	3,994,340	4,939,076
Nonprofit	9,703,545	453,595	376,325	1,005,324	3,061,819	4,806,481	1,239,522	8,464,023
Unknown	3,096,390	679,000	260,050	380,494	540,740	1,236,107	1,137,085	1,959,305
Age of firm								
Less than 5 years	3,970,136	1,600,980	564,967	737,775	669,255	397,159	2,561,435	1,408,701
5-9 years	6,547,234	1,874,145	943,491	1,542,247	1,193,623	993,728	3,522,640	3,024,594
10-19 years	11,520,002	2,792,160	1,997,625	2,480,456	2,689,631	1,560,131	6,043,900	5,476,102
20 or more years	44,897,198	4,015,274	3,697,867	7,007,083	11,400,343	18,776,631	10,829,486	34,067,712
Unknown	20,722,525	9,342*	6,613*	62,739*	549,555	20,094,276	23,640	20,698,885
Multi/single status								
2 or more locations	54,119,420	177,009	570,403	2,845,889	9,972,278	40,553,841	1,682,503	52,436,917
1 location only	33,537,675	10,114,892	6,640,160	8,984,411	6,530,128	1,268,085	21,298,598	12,239,077
Percent full-time employees								
Less than 25%	985,764	87,529	107,395	160,788	194,644	435,408	288,186	697,578
25-49 %	3,394,646	411,115	360,662	446,923	611,958	1,563,988	1,032,767	2,361,879
50-74 %	9,217,100	1,424,078	823,835	1,130,139	1,661,129	4,177,920	2,797,111	6,419,989
75% or more	74,059,584	8,369,179	5,918,671	10,092,449	14,034,676	35,644,609	18,863,036	55,196,548
Union presence								
No union employees	63,537,238	9,751,861	6,681,346	10,632,615	14,051,257	22,420,159	21,512,976	42,024,262
Has union employees	13,994,818	297,893	362,593	938,379	2,054,187	10,341,767	963,296	13,031,522
Unknown	10,125,038	242,147	166,624	259,305	396,963	9,060,000	504,829	9,620,210
Percent low-wage employees								
50% or more low wage	11,663,257	2,204,151	1,471,204	2,514,454	3,104,017	2,369,432	4,974,546	6,688,711
Less than 50% low wage	46,483,885	7,353,666	5,369,239	8,654,752	11,877,410	13,228,818	16,731,722	29,752,163
Unknown	29,509,952	734,084	370,120	661,093	1,520,979	26,223,676	1,274,832	28,235,120

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.3(2003) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,134,959	135,590	158,489	308,464	401,828	890,679	268,431	1,128,966
Industry group **								
Agric., fish., forest.	113,400	24,889	14,223	53,416	65,957*	24,647	48,956	88,474
Mining and manufacturing	364,668	37,806	55,044	93,126	143,757	352,106	100,907	389,807
Construction	150,406	42,557	63,071	142,442	75,120	111,476	96,884	126,381
Utilities and transp.	282,432	26,330	45,713	66,294	65,166	291,004	44,967	301,196
Wholesale trade	275,152	29,171	25,595	71,836	135,130	179,183	59,720	251,545
Fin. svcs. and real estate	293,876	74,716	60,889	114,802	159,563	261,945	83,465	254,095
Retail trade	541,735	32,136	24,481	108,320	124,136	454,253	92,995	558,917
Professional services	604,201	111,994	97,212	156,109	240,017	559,053	219,690	473,958
Other services	427,489	67,587	86,194	105,323	274,595	594,089	144,837	421,180
Ownership								
For profit, incorporated	1,113,466	106,867	113,299	267,136	422,411	972,012	240,538	1,187,733
For profit, unincorporated	306,310	49,945	50,228	112,291	82,730	207,106	90,259	292,169
Nonprofit	320,330	33,222	47,169	96,572	115,216	302,364	56,377	308,672
Unknown	232,195	23,160	20,261	51,349	77,301	193,566	65,014	197,880
Age of firm								
Less than 5 years	133,753	47,941	47,633	79,029	109,927	76,248	77,916	155,851
5-9 years	364,075	45,956	72,565	125,374	235,062	156,251	79,895	342,692
10-19 years	455,986	57,087	90,559	135,154	250,768	223,315	152,949	407,422
20 or more years	816,003	75,569	152,973	353,921	272,537	530,295	273,432	777,047
Unknown	756,354	2,925*	3,701*	31,338*	57,318	770,836	6,776	751,230
Multi/single status								
2 or more locations	964,677	28,760	65,659	128,759	378,342	842,530	116,136	1,027,684
1 location only	462,898	146,235	183,919	302,215	256,771	208,556	306,377	330,501
Percent full-time employees								
Less than 25%	131,208	10,054	3,998	13,675	29,690	130,230	12,673	132,034
25-49 %	134,999	24,076	27,186	45,004	78,826	139,468	35,911	130,302
50-74 %	513,007	62,487	72,306	66,154	215,380	389,611	81,351	524,819
75% or more	1,248,801	164,046	148,293	270,936	483,404	732,388	258,258	1,218,262
Union presence								
No union employees	1,057,896	158,411	130,896	261,726	398,981	859,142	297,230	1,018,882
Has union employees	511,831	37,258	45,848	103,369	132,104	466,546	86,511	521,598
Unknown	683,481	15,091	49,707	67,425	37,722	670,470	58,196	681,193
Percent low-wage employees								
50% or more low wage	396,243	67,168	63,514	117,799	205,329	227,855	169,833	390,027
Less than 50% low wage	728,629	142,031	201,275	384,887	282,376	440,373	319,534	639,342
Unknown	839,379	26,525	63,289	150,670	91,788	924,895	66,893	873,866

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2003) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87,657,095	11.7%	8.2%	13.5%	18.8%	47.7%	26.2%	73.8%
Industry group **								
Agric., fish., forest.	890,258	29.8%	11.5%	26.9%	22.2%*	9.6%	50.8%	49.2%
Mining and manufacturing	13,815,308	3.9%	5.3%	12.5%	23.7%	54.6%	14.9%	85.1%
Construction	5,535,241	27.7%	18.4%	30.2%	14.0%	9.6%	59.9%	40.1%
Utilities and transp.	4,096,984	6.8%	6.6%	10.3%	13.3%	63.0%	18.0%	82.0%
Wholesale trade	5,202,695	11.7%	11.1%	15.8%	19.7%	41.7%	30.7%	69.3%
Fin. svcs. and real estate	10,418,213	9.5%	3.9%	7.0%	15.9%	63.8%	16.1%	83.9%
Retail trade	9,520,571	13.5%	8.4%	12.5%	13.7%	51.9%	28.2%	71.8%
Professional services	22,024,215	11.6%	7.3%	11.3%	21.4%	48.4%	24.1%	75.9%
Other services	16,153,609	13.9%	10.5%	15.7%	18.8%	41.1%	31.9%	68.1%
Ownership								
For profit, incorporated	65,923,744	10.2%	8.6%	13.9%	17.3%	50.1%	25.2%	74.8%
For profit, unincorporated	8,933,416	27.4%	10.4%	14.1%	17.1%	31.0%	44.7%	55.3%
Nonprofit	9,703,545	4.7%	3.9%	10.4%	31.6%	49.5%	12.8%	87.2%
Unknown	3,096,390	21.9%	8.4%	12.3%	17.5%	39.9%	36.7%	63.3%
Age of firm								
Less than 5 years	3,970,136	40.3%	14.2%	18.6%	16.9%	10.0%	64.5%	35.5%
5-9 years	6,547,234	28.6%	14.4%	23.6%	18.2%	15.2%	53.8%	46.2%
10-19 years	11,520,002	24.2%	17.3%	21.5%	23.3%	13.5%	52.5%	47.5%
20 or more years	44,897,198	8.9%	8.2%	15.6%	25.4%	41.8%	24.1%	75.9%
Unknown	20,722,525	0.0%*	0.0%*	0.3%*	2.7%	97.0%	0.1%	99.9%
Multi/single status								
2 or more locations	54,119,420	0.3%	1.1%	5.3%	18.4%	74.9%	3.1%	96.9%
1 location only	33,537,675	30.2%	19.8%	26.8%	19.5%	3.8%	63.5%	36.5%
Percent full-time employees								
Less than 25%	985,764	8.9%	10.9%	16.3%	19.7%	44.2%	29.2%	70.8%
25-49 %	3,394,646	12.1%	10.6%	13.2%	18.0%	46.1%	30.4%	69.6%
50-74 %	9,217,100	15.5%	8.9%	12.3%	18.0%	45.3%	30.3%	69.7%
75% or more	74,059,584	11.3%	8.0%	13.6%	19.0%	48.1%	25.5%	74.5%
Union presence								
No union employees	63,537,238	15.3%	10.5%	16.7%	22.1%	35.3%	33.9%	66.1%
Has union employees	13,994,818	2.1%	2.6%	6.7%	14.7%	73.9%	6.9%	93.1%
Unknown	10,125,038	2.4%	1.6%*	2.6%	3.9%	89.5%	5.0%	95.0%
Percent low-wage employees								
50% or more low wage	11,663,257	18.9%	12.6%	21.6%	26.6%	20.3%	42.7%	57.3%
Less than 50% low wage	46,483,885	15.8%	11.6%	18.6%	25.6%	28.5%	36.0%	64.0%
Unknown	29,509,952	2.5%	1.3%	2.2%	5.2%	88.9%	4.3%	95.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2003) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,134,959	0.14%	0.17%	0.40%	0.40%	0.52%	0.43%	0.43%
Industry group **								
Agric., fish., forest.	113,400	4.00%	1.78%	5.52%	5.02% *	2.63%	6.02%	6.02%
Mining and manufacturing	364,668	0.29%	0.41%	0.72%	0.95%	1.65%	0.87%	0.87%
Construction	150,406	0.62%	1.34%	2.20%	1.35%	1.95%	1.65%	1.65%
Utilities and transp.	282,432	1.21%	1.22%	1.91%	1.58%	3.13%	2.16%	2.16%
Wholesale trade	275,152	0.50%	0.71%	1.24%	1.95%	2.04%	1.51%	1.51%
Fin. svcs. and real estate	293,876	0.76%	0.50%	1.15%	1.48%	1.61%	0.67%	0.67%
Retail trade	541,735	0.75%	0.61%	1.25%	0.90%	2.27%	1.92%	1.92%
Professional services	604,201	0.32%	0.38%	0.67%	1.34%	1.50%	0.70%	0.70%
Other services	427,489	0.56%	0.55%	1.02%	1.73%	2.71%	1.07%	1.07%
Ownership								
For profit, incorporated	1,113,466	0.20%	0.15%	0.57%	0.52%	0.77%	0.62%	0.62%
For profit, unincorporated	306,310	0.79%	0.67%	1.06%	0.70%	1.47%	1.47%	1.47%
Nonprofit	320,330	0.38%	0.40%	0.85%	1.41%	1.79%	0.59%	0.59%
Unknown	232,195	1.34%	0.74%	1.16%	2.62%	3.36%	2.09%	2.09%
Age of firm								
Less than 5 years	133,753	2.19%	1.27%	1.88%	2.18%	1.75%	2.75%	2.75%
5-9 years	364,075	1.29%	1.22%	1.96%	2.24%	1.86%	2.35%	2.35%
10-19 years	455,986	1.26%	0.55%	1.09%	1.44%	1.50%	1.82%	1.82%
20 or more years	816,003	0.12%	0.32%	0.71%	0.52%	0.78%	0.65%	0.65%
Unknown	756,354	0.01% *	0.02% *	0.19% *	0.30%	0.38%	0.03%	0.03%
Multi/single status								
2 or more locations	964,677	0.06%	0.12%	0.26%	0.58%	0.54%	0.25%	0.25%
1 location only	462,898	0.36%	0.50%	0.90%	0.59%	0.63%	0.68%	0.68%
Percent full-time employees								
Less than 25%	131,208	2.07%	1.39%	2.75%	2.50%	6.13%	4.14%	4.14%
25-49 %	134,999	0.86%	1.09%	1.28%	2.32%	2.72%	1.37%	1.37%
50-74 %	513,007	1.03%	1.03%	0.64%	1.64%	2.20%	1.84%	1.84%
75% or more	1,248,801	0.20%	0.19%	0.41%	0.45%	0.33%	0.49%	0.49%
Union presence								
No union employees	1,057,896	0.23%	0.25%	0.38%	0.64%	0.90%	0.63%	0.63%
Has union employees	511,831	0.30%	0.30%	0.75%	0.88%	1.43%	0.70%	0.70%
Unknown	683,481	0.18%	0.56% *	0.70%	0.37%	1.45%	0.66%	0.66%
Percent low-wage employees								
50% or more low wage	396,243	0.83%	0.43%	1.06%	1.29%	1.35%	1.75%	1.75%
Less than 50% low wage	728,629	0.24%	0.41%	0.71%	0.70%	0.69%	0.65%	0.65%
Unknown	839,379	0.12%	0.25%	0.56%	0.28%	0.87%	0.32%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2003) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.8%	52.9%	77.6%	87.6%	96.7%	98.9%	68.4%	97.4%
Industry group **								
Agric., fish., forest.	64.1%	38.6%	46.9%	75.5%	77.8%	100.0%	45.6%	83.1%
Mining and manufacturing	95.5%	57.5%	83.3%	91.4%	98.6%	99.1%	78.7%	98.5%
Construction	78.5%	45.6%	79.8%	91.5%	99.4%	100.0%	66.3%	96.8%
Utilities and transp.	92.2%	46.9%	71.9%	90.5%	95.6%	98.7%	65.6%	98.0%
Wholesale trade	93.3%	65.8%	88.2%	94.8%	98.9%	99.1%	81.6%	98.4%
Fin. svcs. and real estate	95.0%	60.6%	94.2%	97.5%	98.7%	99.0%	75.1%	98.8%
Retail trade	88.6%	41.8%	74.2%	91.6%	98.1%	99.9%	62.8%	98.8%
Professional services	93.2%	64.3%	85.7%	93.4%	97.5%	99.3%	76.1%	98.7%
Other services	81.3%	45.6%	63.2%	70.5%	91.8%	97.3%	56.9%	92.7%
Ownership								
For profit, incorporated	90.8%	56.6%	79.2%	87.4%	96.2%	98.9%	72.0%	97.2%
For profit, unincorporated	78.0%	43.7%	67.8%	86.2%	94.7%	98.9%	54.5%	97.1%
Nonprofit	96.3%	66.6%	86.8%	90.4%	99.6%	98.9%	78.5%	98.8%
Unknown	82.2%	39.3%	66.0%	91.4%	96.6%	100.0%	54.4%	98.3%
Age of firm								
Less than 5 years	63.2%	40.7%	57.0%	77.3%	85.5%	99.2%	48.6%	89.8%
5-9 years	73.7%	47.1%	66.8%	76.9%	96.2%	98.3%	59.1%	90.7%
10-19 years	79.0%	54.4%	79.7%	83.2%	93.3%	90.7%	68.8%	90.2%
20 or more years	93.5%	59.4%	82.5%	92.6%	99.0%	99.9%	76.0%	99.0%
Unknown	98.2%	34.1% *	41.5% *	93.8%	80.9%	98.7%	55.8%	98.2%
Multi/single status								
2 or more locations	98.3%	66.5%	87.1%	91.5%	97.4%	99.3%	83.9%	98.7%
1 location only	76.2%	52.6%	76.8%	86.4%	95.7%	87.7%	67.2%	91.8%
Percent full-time employees								
Less than 25%	80.9%	32.2%	48.7%	70.9%	86.1%	100.0%	49.9%	93.7%
25-49 %	84.3%	38.7%	57.2%	77.6%	96.4%	99.7%	52.6%	98.1%
50-74 %	83.8%	40.2%	64.4%	77.4%	96.9%	99.0%	53.1%	97.2%
75% or more	90.9%	55.9%	81.3%	89.5%	96.9%	98.9%	71.8%	97.5%
Union presence								
No union employees	87.6%	53.0%	77.7%	87.3%	97.0%	99.8%	68.3%	97.4%
Has union employees	98.7%	74.9%	91.3%	94.5%	99.4%	99.9%	86.6%	99.6%
Unknown	91.6%	21.3%	45.2%	78.7%	72.2%	95.6%	37.0%	94.5%
Percent low wage employees								
50% or more low wage	71.6%	29.4%	50.2%	69.6%	92.5%	98.7%	44.5%	91.7%
Less than 50% low wage	91.2%	62.1%	86.9%	95.1%	98.8%	99.9%	77.6%	98.9%
Unknown	94.8%	31.2%	52.1%	58.9%	89.2%	98.4%	41.3%	97.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(2003) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	1.07%	1.42%	1.24%	0.53%	0.48%	0.59%	0.39%
Industry group **								
Agric., fish., forest.	5.79%	4.12%	7.91%	13.46%	16.34%	10.54%	2.77%	8.69%
Mining and manufacturing	0.26%	3.05%	1.69%	1.67%	0.65%	0.33%	1.13%	0.21%
Construction	0.94%	2.33%	3.17%	1.86%	0.35%	0.15%	1.52%	0.96%
Utilities and transp.	1.56%	4.32%	7.23%	6.18%	2.05%	1.02%	4.22%	0.77%
Wholesale trade	0.80%	1.69%	3.28%	1.89%	0.47%	0.92%	1.08%	0.81%
Fin. svcs. and real estate	0.51%	2.89%	1.97%	1.78%	0.42%	0.49%	2.35%	0.39%
Retail trade	0.77%	1.35%	2.64%	2.79%	0.54%	0.15%	1.25%	0.27%
Professional services	0.46%	1.49%	2.32%	1.13%	0.77%	0.30%	1.14%	0.40%
Other services	1.76%	1.09%	3.25%	3.56%	1.74%	2.41%	1.09%	2.28%
Ownership								
For profit, incorporated	0.54%	1.35%	1.57%	1.65%	0.71%	0.59%	0.64%	0.52%
For profit, unincorporated	0.67%	1.22%	3.06%	2.31%	1.93%	0.50%	0.72%	0.70%
Nonprofit	0.36%	2.90%	4.40%	2.57%	0.16%	0.55%	2.24%	0.27%
Unknown	2.15%	3.10%	7.33%	3.77%	2.75%	0.02%	2.50%	1.33%
Age of firm								
Less than 5 years	1.95%	2.47%	4.32%	4.11%	7.54%	0.86%	2.08%	3.58%
5-9 years	2.34%	1.63%	2.69%	6.35%	2.41%	1.60%	1.53%	4.07%
10-19 years	0.95%	1.57%	1.49%	1.84%	0.97%	4.73%	1.05%	2.01%
20 or more years	0.20%	0.99%	2.19%	0.71%	0.30%	0.06%	0.76%	0.12%
Unknown	0.54%	11.12% *	14.10% *	14.95%	5.52%	0.46%	13.01%	0.54%
Multi/single status								
2 or more locations	0.32%	7.67%	2.65%	2.11%	0.46%	0.21%	1.82%	0.28%
1 location only	0.67%	0.98%	1.51%	1.50%	1.06%	5.80%	0.64%	1.44%
Percent full-time employees								
Less than 25%	2.53%	5.41%	3.74%	3.24%	5.40%	0.00%	2.27%	1.51%
25-49 %	1.19%	1.57%	3.66%	3.68%	1.80%	0.19%	2.12%	0.62%
50-74 %	0.88%	1.74%	2.91%	2.59%	1.07%	0.40%	1.74%	0.62%
75% or more	0.42%	1.36%	1.33%	1.47%	0.59%	0.56%	0.64%	0.44%
Union presence								
No union employees	0.37%	1.04%	1.48%	1.37%	0.58%	0.08%	0.57%	0.41%
Has union employees	0.23%	4.84%	2.49%	1.20%	0.48%	0.05%	2.14%	0.13%
Unknown	2.20%	3.39%	9.05%	10.48%	5.65%	2.06%	5.89%	2.05%
Percent low wage employees								
50% or more low wage	0.99%	1.33%	3.13%	1.79%	1.62%	1.00%	1.22%	1.08%
Less than 50% low wage	0.21%	1.03%	1.09%	0.58%	0.46%	0.04%	0.59%	0.20%
Unknown	0.78%	3.75%	5.45%	8.57%	1.53%	0.71%	3.49%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(2003) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.8%	93.2%	91.1%	88.2%	89.1%	87.9%	91.5%	88.1%
Industry group **								
Agric., fish., forest.	77.7%	82.3%	77.0%	82.1%	65.9%	84.5%	76.6%	78.3%
Mining and manufacturing	93.0%	96.2%	94.5%	93.2%	94.7%	91.9%	95.0%	92.7%
Construction	83.6%	91.4%	87.6%	79.4%	80.1%	84.6%	88.5%	78.7%
Utilities and transp.	92.1%	95.2%	84.4%	93.9%	91.1%	92.5%	90.6%	92.3%
Wholesale trade	93.2%	94.8%	91.9%	90.7%	95.4%	93.0%	93.6%	93.0%
Fin. svcs. and real estate	93.1%	95.6%	93.6%	95.2%	95.4%	92.0%	94.7%	92.8%
Retail trade	84.5%	90.1%	90.6%	92.4%	85.4%	81.2%	90.7%	83.0%
Professional services	90.8%	95.4%	94.9%	93.4%	90.3%	89.2%	94.8%	89.8%
Other services	80.6%	90.5%	87.6%	77.2%	80.0%	79.0%	86.5%	78.9%
Ownership								
For profit, incorporated	89.4%	93.5%	91.8%	88.3%	89.5%	88.8%	91.8%	88.8%
For profit, unincorporated	86.6%	92.6%	86.5%	84.8%	86.5%	85.0%	89.7%	85.1%
Nonprofit	87.3%	94.0%	92.2%	91.0%	88.8%	84.9%	92.3%	86.8%
Unknown	85.8%	91.0%	87.4%	89.0%	90.3%	81.5%	91.2%	84.0%
Age of firm								
Less than 5 years	86.3%	91.2%	88.8%	82.6%	88.9%	77.9%	89.9%	82.9%
5-9 years	89.4%	92.7%	90.0%	85.4%	91.0%	88.8%	90.7%	88.4%
10-19 years	89.6%	94.1%	89.9%	87.6%	87.2%	91.6%	91.0%	88.4%
20 or more years	89.2%	93.4%	92.1%	89.5%	89.6%	87.9%	92.1%	88.5%
Unknown	87.8%	100.0%	100.0% *	74.5%	83.5%	87.9%	100.0%	87.7%
Multi/single status								
2 or more locations	88.8%	87.1%	93.8%	90.7%	91.0%	88.1%	92.3%	88.7%
1 location only	88.8%	93.4%	90.8%	87.3%	86.2%	82.7%	91.4%	85.5%
Percent full-time employees								
Less than 25%	73.2%	90.5%	94.4%	90.7%	90.6%	58.3%	92.8%	68.9%
25-49 %	82.8%	89.5%	90.7%	80.7%	80.6%	82.4%	88.1%	81.6%
50-74 %	88.0%	94.7%	88.3%	91.1%	89.5%	85.9%	91.5%	87.2%
75% or more	89.3%	93.2%	91.3%	88.1%	89.4%	88.8%	91.6%	88.7%
Union presence								
No union employees	89.1%	93.1%	91.1%	89.5%	89.3%	87.4%	91.6%	88.2%
Has union employees	88.0%	96.4%	88.5%	77.9%	88.2%	88.6%	88.3%	88.0%
Unknown	88.2%	94.1%	96.9%	72.7%	89.5%	88.5%	95.4%	88.1%
Percent low wage employees								
50% or more low wage	80.5%	87.1%	77.8%	78.1%	82.0%	79.3%	81.2%	80.2%
Less than 50% low wage	91.8%	94.1%	93.0%	90.9%	91.5%	91.5%	93.2%	91.2%
Unknown	86.7%	92.5%	95.7%	74.9%	83.7%	86.9%	92.3%	86.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(2003) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.36%	0.65%	0.94%	0.55%	0.55%	0.37%	0.30%
Industry group **								
Agric., fish., forest.	2.90%	3.42%	8.10%	9.42%	14.17%	12.89%	3.51%	4.97%
Mining and manufacturing	1.01%	0.56%	1.43%	1.13%	0.70%	1.51%	0.33%	1.12%
Construction	2.16%	1.10%	1.67%	2.57%	4.58%	3.68%	1.12%	4.10%
Utilities and transp.	1.11%	3.00%	2.94%	1.88%	1.64%	1.53%	1.72%	1.21%
Wholesale trade	0.63%	1.49%	1.55%	3.04%	0.87%	0.80%	1.24%	0.68%
Fin. svcs. and real estate	0.70%	1.85%	2.91%	1.50%	1.34%	1.05%	0.82%	0.79%
Retail trade	1.66%	2.05%	1.79%	1.80%	3.35%	2.36%	0.99%	2.13%
Professional services	0.30%	0.29%	0.41%	0.88%	0.95%	0.44%	0.29%	0.43%
Other services	0.83%	1.44%	2.19%	3.47%	1.69%	0.84%	1.40%	0.84%
Ownership								
For profit, incorporated	0.34%	0.46%	0.53%	0.83%	0.84%	0.62%	0.33%	0.42%
For profit, unincorporated	1.15%	1.15%	2.00%	2.82%	2.73%	2.50%	1.28%	1.44%
Nonprofit	0.77%	1.30%	2.18%	2.00%	1.76%	1.42%	1.61%	0.90%
Unknown	3.38%	1.95%	2.56%	3.64%	2.63%	4.96%	1.16%	4.36%
Age of firm								
Less than 5 years	2.05%	1.78%	1.63%	3.39%	3.50%	6.51%	1.29%	3.73%
5-9 years	1.20%	1.39%	1.55%	3.09%	3.40%	2.26%	1.07%	2.02%
10-19 years	0.74%	0.69%	1.62%	1.60%	2.46%	2.18%	0.73%	1.33%
20 or more years	0.44%	0.51%	0.55%	1.17%	0.63%	1.25%	0.32%	0.58%
Unknown	0.94%	27.89%	31.62% *	12.81%	3.64%	0.97%	21.08%	0.94%
Multi/single status								
2 or more locations	0.50%	4.83%	1.81%	1.54%	0.70%	0.63%	1.15%	0.50%
1 location only	0.72%	0.37%	0.61%	1.27%	1.25%	3.41%	0.31%	1.38%
Percent full-time employees								
Less than 25%	6.39%	4.11%	1.79%	2.61%	1.94%	9.70%	2.27%	7.14%
25-49 %	1.95%	2.89%	4.18%	3.27%	3.83%	3.11%	1.32%	2.37%
50-74 %	1.02%	0.87%	1.90%	1.54%	1.79%	1.44%	1.12%	1.26%
75% or more	0.35%	0.41%	0.66%	1.03%	0.65%	0.60%	0.45%	0.39%
Union presence								
No union employees	0.34%	0.36%	0.76%	0.65%	0.50%	0.61%	0.36%	0.40%
Has union employees	1.04%	1.48%	3.32%	7.68%	2.27%	1.14%	1.69%	1.13%
Unknown	1.73%	2.74%	10.39%	11.33%	1.61%	1.82%	2.18%	1.74%
Percent low wage employees								
50% or more low wage	0.90%	2.12%	2.72%	1.83%	2.18%	1.95%	1.26%	0.93%
Less than 50% low wage	0.52%	0.31%	0.41%	1.12%	0.53%	0.99%	0.30%	0.69%
Unknown	0.85%	1.89%	3.70%	6.76%	2.43%	1.01%	1.43%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1).a(2003) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	82.9%	80.7%	79.0%	78.6%	82.4%	85.0%	78.9%	83.9%
Industry group **								
Agric., fish., forest.	82.7%	83.2%	76.1%	76.4%	92.8%	84.5%	80.9%	83.7%
Mining and manufacturing	87.8%	83.1%	80.6%	80.8%	86.0%	91.0%	80.1%	88.9%
Construction	79.6%	84.5%	79.2%	78.8%	80.1%	75.0%	78.2%	81.3%
Utilities and transp.	85.1%	71.9%	75.0%	85.8%	87.3%	85.9%	77.2%	86.2%
Wholesale trade	86.3%	81.5%	84.6%	80.4%	82.6%	91.4%	81.2%	88.1%
Fin. svcs. and real estate	86.6%	78.7%	86.4%	83.1%	87.8%	87.5%	81.8%	87.3%
Retail trade	78.0%	79.3%	75.3%	74.4%	80.3%	78.5%	76.1%	78.6%
Professional services	84.0%	81.0%	79.8%	79.7%	83.6%	86.2%	80.5%	84.9%
Other services	74.1%	79.5%	74.1%	72.5%	71.3%	74.8%	75.7%	73.6%
Ownership								
For profit, incorporated	82.7%	80.7%	78.9%	79.1%	81.9%	84.5%	78.8%	83.6%
For profit, unincorporated	81.6%	78.7%	79.9%	75.5%	80.1%	86.3%	78.0%	83.3%
Nonprofit	85.2%	86.0%	78.9%	79.6%	84.9%	87.0%	81.6%	85.7%
Unknown	83.1%	83.4%	77.2%	73.4%	83.6%	86.7%	79.6%	84.4%
Age of firm								
Less than 5 years	79.1%	81.7%	78.9%	76.1%	77.0%	82.0%	79.2%	78.9%
5-9 years	76.1%	79.0%	78.5%	75.8%	72.9%	76.1%	77.4%	75.1%
10-19 years	80.2%	80.0%	77.2%	76.3%	82.1%	86.0%	78.2%	82.0%
20 or more years	82.3%	81.6%	80.1%	79.9%	83.5%	82.9%	79.6%	83.0%
Unknown	87.4%	82.1%	37.0% *	87.2%	87.6%	87.4%	70.0%	87.4%
Multi/single status								
2 or more locations	84.7%	85.1%	81.5%	82.0%	83.8%	85.1%	82.0%	84.8%
1 location only	79.1%	80.6%	78.7%	77.4%	80.0%	79.7%	78.6%	79.8%
Percent full-time employees								
Less than 25%	76.8%	97.6%	83.2%	73.8%	75.4%	75.6%	81.9%	75.3%
25-49 %	76.0%	85.2%	80.3%	73.8%	70.5%	76.8%	78.9%	75.2%
50-74 %	74.8%	79.1%	72.1%	71.2%	72.4%	76.4%	74.4%	74.9%
75% or more	84.1%	80.7%	79.6%	79.6%	84.1%	86.4%	79.4%	85.4%
Union presence								
No union employees	81.6%	80.4%	78.6%	77.7%	81.8%	84.2%	78.6%	82.7%
Has union employees	88.7%	84.5%	87.6%	89.4%	86.4%	89.2%	85.8%	88.9%
Unknown	81.9%	92.8%	72.2%	80.0%	82.9%	81.9%	76.1%	82.0%
Percent low wage employees								
50% or more low wage	70.7%	78.3%	71.8%	64.9%	70.6%	72.4%	70.7%	70.7%
Less than 50% low wage	83.0%	81.1%	80.0%	81.0%	84.8%	84.3%	80.1%	84.2%
Unknown	86.1%	79.8%	76.9%	81.1%	84.2%	86.4%	79.7%	86.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1).a(2003) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.29%	0.83%	0.65%	0.73%	0.56%	0.51%	0.32%	0.33%
Industry group **								
Agric., fish., forest.	2.38%	2.77%	6.48%	10.67%	17.09%	9.87%	1.91%	4.29%
Mining and manufacturing	0.51%	1.96%	2.54%	1.62%	0.33%	0.82%	0.75%	0.51%
Construction	1.60%	1.53%	1.80%	1.65%	2.24%	6.36%	1.23%	3.29%
Utilities and transp.	2.09%	5.40%	6.75%	2.42%	1.77%	2.67%	3.03%	2.24%
Wholesale trade	1.00%	3.47%	2.01%	2.29%	1.23%	0.89%	2.39%	0.59%
Fin. svcs. and real estate	0.96%	2.22%	2.21%	1.43%	1.42%	1.29%	1.28%	1.04%
Retail trade	1.07%	1.71%	2.66%	1.70%	1.00%	1.63%	1.90%	1.04%
Professional services	0.62%	0.88%	1.13%	1.51%	1.28%	0.66%	0.63%	0.73%
Other services	1.47%	2.31%	2.61%	2.16%	2.08%	2.67%	1.21%	1.93%
Ownership								
For profit, incorporated	0.41%	0.96%	0.91%	0.84%	0.85%	0.69%	0.36%	0.52%
For profit, unincorporated	0.79%	1.82%	2.57%	3.70%	1.48%	1.34%	1.90%	1.05%
Nonprofit	0.42%	2.03%	2.33%	2.25%	0.73%	0.88%	1.18%	0.60%
Unknown	1.55%	3.04%	3.02%	2.01%	3.43%	2.40%	2.09%	2.18%
Age of firm								
Less than 5 years	1.61%	2.08%	2.39%	3.53%	3.16%	3.99%	1.95%	2.42%
5-9 years	1.49%	1.34%	1.41%	1.36%	3.32%	4.03%	0.74%	2.40%
10-19 years	0.69%	1.10%	1.87%	1.84%	1.14%	1.33%	0.96%	0.84%
20 or more years	0.59%	1.25%	0.77%	0.95%	0.35%	1.24%	0.60%	0.66%
Unknown	0.52%	23.24%	11.69% *	14.74%	3.00%	0.52%	15.76%	0.52%
Multi/single status								
2 or more locations	0.34%	3.36%	2.05%	0.47%	0.29%	0.45%	0.85%	0.36%
1 location only	0.60%	0.88%	0.65%	0.98%	1.24%	4.17%	0.34%	1.04%
Percent full-time employees								
Less than 25%	2.59%	1.12%	4.96%	1.82%	4.43%	5.29%	2.46%	3.66%
25-49 %	1.25%	2.23%	2.20%	2.65%	3.01%	2.46%	1.79%	1.50%
50-74 %	1.20%	1.75%	3.27%	2.40%	2.15%	2.25%	2.46%	1.43%
75% or more	0.37%	0.94%	0.80%	0.76%	0.41%	0.64%	0.28%	0.44%
Union presence								
No union employees	0.41%	0.97%	0.73%	0.77%	0.65%	0.65%	0.42%	0.43%
Has union employees	0.56%	4.93%	3.52%	1.85%	1.27%	0.62%	3.07%	0.54%
Unknown	1.59%	4.84%	10.14%	4.54%	3.48%	1.68%	4.74%	1.65%
Percent low wage employees								
50% or more low wage	1.35%	2.24%	1.57%	2.10%	2.33%	3.42%	1.52%	1.64%
Less than 50% low wage	0.47%	0.88%	0.64%	0.86%	0.43%	1.46%	0.35%	0.69%
Unknown	0.64%	3.78%	5.33%	4.23%	1.31%	0.63%	1.59%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(2)(2003) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.6%	75.3%	71.9%	69.3%	73.4%	74.7%	72.2%	73.9%
Industry group **								
Agric., fish., forest.	64.3%	68.5%	58.6%	62.7%	61.1%	71.4%	62.0%	65.6%
Mining and manufacturing	81.7%	79.9%	76.1%	75.4%	81.4%	83.6%	76.2%	82.4%
Construction	66.6%	77.2%	69.3%	62.6%	64.2%	63.5%	69.2%	64.0%
Utilities and transp.	78.3%	68.4%	63.3%	80.6%	79.5%	79.4%	69.9%	79.6%
Wholesale trade	80.4%	77.3%	77.7%	72.9%	78.8%	85.0%	76.1%	81.9%
Fin. svcs. and real estate	80.6%	75.2%	80.9%	79.1%	83.7%	80.5%	77.5%	81.1%
Retail trade	65.9%	71.5%	68.2%	68.8%	68.6%	63.8%	69.0%	65.2%
Professional services	76.3%	77.3%	75.8%	74.5%	75.5%	76.9%	76.3%	76.2%
Other services	59.7%	72.0%	64.9%	56.0%	57.0%	59.1%	65.5%	58.1%
Ownership								
For profit, incorporated	73.9%	75.4%	72.4%	69.8%	73.3%	75.1%	72.3%	74.3%
For profit, unincorporated	70.6%	72.9%	69.1%	64.0%	69.4%	73.3%	70.0%	70.9%
Nonprofit	74.4%	80.8%	72.7%	72.5%	75.4%	73.9%	75.4%	74.3%
Unknown	71.3%	75.9%	67.5%	65.4%	75.5%	70.7%	72.6%	70.9%
Age of firm								
Less than 5 years	68.3%	74.5%	70.1%	62.9%	68.5%	63.8%	71.2%	65.4%
5-9 years	68.0%	73.2%	70.7%	64.7%	66.4%	67.6%	70.2%	66.3%
10-19 years	71.9%	75.2%	69.4%	66.9%	71.7%	78.8%	71.2%	72.5%
20 or more years	73.4%	76.2%	73.7%	71.5%	74.8%	72.8%	73.3%	73.4%
Unknown	76.7%	82.1%	37.0% *	65.0%	73.2%	76.8%	70.0%	76.7%
Multi/single status								
2 or more locations	75.2%	74.1%	76.5%	74.3%	76.3%	75.0%	75.8%	75.2%
1 location only	70.2%	75.3%	71.5%	67.6%	68.9%	65.9%	71.8%	68.2%
Percent full-time employees								
Less than 25%	56.2%	88.3%	78.5%	67.0%	68.3%	44.0%	76.0%	51.9%
25-49 %	62.9%	76.3%	72.9%	59.6%	56.8%	63.3%	69.5%	61.4%
50-74 %	65.9%	75.0%	63.7%	64.8%	64.8%	65.6%	68.1%	65.3%
75% or more	75.1%	75.2%	72.7%	70.1%	75.2%	76.7%	72.7%	75.7%
Union presence								
No union employees	72.7%	74.9%	71.6%	69.5%	73.0%	73.6%	72.0%	73.0%
Has union employees	78.1%	81.4%	77.5%	69.6%	76.2%	79.1%	75.7%	78.2%
Unknown	72.2%	87.3%	70.0%	58.1%	74.2%	72.4%	72.5%	72.2%
Percent low wage employees								
50% or more low wage	56.9%	68.3%	55.9%	50.7%	57.9%	57.4%	57.4%	56.7%
Less than 50% low wage	76.2%	76.3%	74.4%	73.7%	77.6%	77.1%	74.7%	76.9%
Unknown	74.6%	73.9%	73.6%	60.7%	70.5%	75.1%	73.5%	74.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(2)(2003) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.97%	0.86%	1.19%	0.75%	0.71%	0.36%	0.30%
Industry group **								
Agric., fish., forest.	3.25%	3.88%	6.68%	9.75%	13.34%	10.95%	3.19%	6.05%
Mining and manufacturing	0.83%	2.10%	2.25%	1.98%	0.69%	1.51%	0.79%	0.93%
Construction	1.65%	1.45%	1.82%	2.47%	3.72%	5.36%	1.06%	3.07%
Utilities and transp.	2.19%	5.92%	6.01%	2.88%	2.31%	2.98%	2.92%	2.49%
Wholesale trade	1.03%	3.10%	2.01%	3.00%	1.59%	0.98%	2.29%	0.87%
Fin. svcs. and real estate	1.00%	1.95%	3.51%	1.45%	2.11%	1.35%	1.49%	1.08%
Retail trade	1.52%	2.33%	2.46%	2.40%	2.98%	2.31%	1.82%	1.76%
Professional services	0.65%	0.98%	1.04%	1.56%	1.02%	0.86%	0.56%	0.77%
Other services	1.39%	2.04%	3.08%	2.63%	1.39%	2.35%	0.95%	1.65%
Ownership								
For profit, incorporated	0.34%	1.00%	1.03%	1.22%	1.11%	0.80%	0.34%	0.47%
For profit, unincorporated	1.46%	1.64%	2.98%	3.76%	2.57%	2.93%	1.60%	1.80%
Nonprofit	0.73%	1.72%	2.72%	2.02%	1.55%	1.49%	0.87%	0.84%
Unknown	3.01%	3.60%	3.10%	2.88%	3.32%	4.67%	2.39%	3.96%
Age of firm								
Less than 5 years	1.29%	2.00%	2.25%	3.29%	2.11%	5.36%	1.80%	2.26%
5-9 years	1.71%	1.62%	1.82%	2.87%	3.58%	4.15%	1.15%	2.69%
10-19 years	0.66%	1.07%	2.56%	2.42%	1.85%	2.17%	0.98%	1.16%
20 or more years	0.70%	1.36%	0.89%	1.20%	0.73%	1.83%	0.60%	0.90%
Unknown	1.02%	23.24%	11.69% *	11.42%	4.59%	1.07%	15.76%	1.02%
Multi/single status								
2 or more locations	0.52%	4.56%	2.47%	1.48%	0.65%	0.71%	1.12%	0.53%
1 location only	0.84%	0.97%	0.86%	1.61%	1.43%	4.65%	0.40%	1.51%
Percent full-time employees								
Less than 25%	5.47%	4.47%	4.80%	2.01%	4.50%	9.11%	2.61%	6.08%
25-49 %	2.01%	2.84%	4.30%	2.94%	3.55%	3.59%	2.08%	2.36%
50-74 %	1.39%	1.82%	2.49%	2.31%	1.69%	2.47%	2.11%	1.79%
75% or more	0.34%	1.00%	0.96%	1.34%	0.78%	0.61%	0.39%	0.41%
Union presence								
No union employees	0.37%	1.10%	1.03%	0.88%	0.74%	0.73%	0.38%	0.42%
Has union employees	0.81%	4.78%	3.92%	7.46%	1.98%	1.21%	3.27%	0.92%
Unknown	2.08%	5.08%	9.69%	9.19%	3.69%	2.13%	4.22%	2.11%
Percent low wage employees								
50% or more low wage	1.11%	2.89%	1.98%	2.14%	2.07%	3.54%	0.98%	1.45%
Less than 50% low wage	0.51%	0.90%	0.72%	1.48%	0.67%	1.53%	0.42%	0.75%
Unknown	0.99%	4.17%	6.03%	7.30%	2.49%	1.12%	1.37%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4(2003) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,219,440	4,091,923	2,558,946	3,269,530	4,197,239	9,101,803	8,400,901	14,818,540
Industry group **								
Agric., fish., forest.	394,708	132,285	48,699	45,057 *	76,741 *	91,927 *	211,375	183,334
Mining and manufacturing	420,947	97,906	63,585	87,073	78,924	93,459	216,536	204,411
Construction	441,175	252,591	101,188	52,629	31,359 *	3,408	387,058	54,116
Utilities and transp.	702,104	66,307	31,790 *	86,584	79,404 *	438,019	130,967	571,137
Wholesale trade	408,904	116,621	75,492	70,796	54,800	91,193	227,283	181,621
Fin. svcs. and real estate	1,184,251	287,882	63,333	135,648 *	181,758	515,629	417,619	766,632
Retail trade	5,023,392	724,687	361,408	301,908	311,078	3,324,310	1,266,849	3,756,543
Professional services	5,327,019	858,382	543,064	660,289	1,249,266	2,016,018	1,730,401	3,596,618
Other services	9,316,940	1,555,262	1,270,385	1,829,545	2,133,909	2,527,839	3,812,814	5,504,126
Ownership								
For profit, incorporated	15,283,106	1,982,748	1,694,431	2,186,842	2,518,386	6,900,699	4,839,741	10,443,364
For profit, unincorporated	3,278,961	1,284,819	437,672	530,682	449,580	576,208	2,033,885	1,245,077
Nonprofit	3,445,351	350,478	230,908	380,968	1,085,819	1,397,177	750,894	2,694,457
Unknown	1,212,022	473,878	195,934	171,038	143,454	227,718 *	776,381	435,641
Age of firm								
Less than 5 years	1,820,344	722,833	342,757	306,161	299,618	148,977	1,242,615	577,729
5-9 years	2,448,374	801,222	435,999	514,369	453,994	242,791	1,491,334	957,040
10-19 years	4,080,196	1,011,074	762,456	854,864	908,543	543,260	2,246,773	1,833,423
20 or more years	11,612,841	1,555,216	1,015,206	1,558,954	2,428,212	5,055,254	3,406,540	8,206,301
Unknown	3,257,685	1,579 *	2,529 *	35,183 *	106,872 *	3,111,522	13,639 *	3,244,046
Multi/single status								
2 or more locations	12,057,152	51,996 *	127,710	677,105	2,412,831	8,787,511	466,983	11,590,169
1 location only	11,162,289	4,039,928	2,431,236	2,592,425	1,784,408	314,292	7,933,918	3,228,371
Percent full-time employees								
Less than 25%	8,266,242	1,892,344	1,034,651	1,197,413	1,513,628	2,628,206	3,577,828	4,688,414
25-49 %	5,781,430	808,285	638,925	811,730	1,012,978	2,509,511	1,923,402	3,858,028
50-74 %	5,686,952	1,014,669	524,539	732,133	972,333	2,443,278	1,894,927	3,792,026
75% or more	3,484,816	376,625	360,830	528,254	698,300	1,520,807	1,004,744	2,480,071
Union presence								
No union employees	18,346,790	3,931,293	2,390,746	3,094,513	3,730,981	5,199,258	8,005,294	10,341,495
Has union employees	2,224,517	73,897	79,141	104,032	342,281	1,625,166	194,588	2,029,928
Unknown	2,648,134 *	86,734	89,059	70,986 *	123,976 *	2,277,379 *	201,018	2,447,116 *
Percent low-wage employees								
50% or more low wage	9,575,302	2,066,709	1,405,841	1,812,902	2,020,608	2,269,243	4,447,725	5,127,577
Less than 50% low wage	8,040,368	1,750,553	999,280	1,246,631	1,824,854	2,219,050	3,437,361	4,603,007
Unknown	5,603,771	274,661	153,825	209,997	351,777	4,613,509	515,815	5,087,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.4(2003) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	849,021	85,198	94,164	131,625	185,443	877,571	153,456	845,020
Industry group **								
Agric., fish., forest.	51,209	9,778	10,013	22,966 *	41,170 *	49,979 *	19,637	52,821
Mining and manufacturing	23,890	7,606	13,491	6,870	20,265	11,853	12,587	21,186
Construction	62,799	23,348	29,689	11,032	12,702 *	998	54,150	13,322
Utilities and transp.	120,577	8,982	10,396 *	17,243	24,071 *	124,159	17,958	124,278
Wholesale trade	20,155	14,372	12,741	11,257	11,597	14,223	18,230	12,138
Fin. svcs. and real estate	87,014	29,017	16,102	49,978 *	23,578	72,385	36,366	64,630
Retail trade	677,371	36,555	38,142	26,536	47,530	668,037	53,619	677,205
Professional services	173,967	60,615	30,653	72,125	119,340	113,272	84,616	160,528
Other services	285,116	59,623	60,702	119,639	192,863	336,333	88,781	298,088
Ownership								
For profit, incorporated	814,368	76,836	73,191	122,027	168,869	878,881	146,652	843,128
For profit, unincorporated	123,212	68,265	38,961	43,722	50,839	134,683	87,331	147,073
Nonprofit	106,037	34,157	28,065	55,755	90,200	102,831	36,853	114,313
Unknown	121,616	28,491	28,610	26,719	34,355	69,385 *	52,271	94,667
Age of firm								
Less than 5 years	91,925	41,132	32,153	53,128	79,178	42,510	69,949	76,991
5-9 years	196,547	53,690	33,893	51,092	115,143	67,037	64,340	187,652
10-19 years	206,691	57,216	39,547	98,642	109,896	124,231	83,227	183,135
20 or more years	760,591	79,681	49,683	88,560	119,362	728,037	87,153	721,939
Unknown	425,212	1,020 *	2,115 *	21,691 *	32,873 *	414,954	7,638 *	426,446
Multi/single status								
2 or more locations	813,296	16,599 *	12,671	68,784	133,174	897,425	42,495	832,590
1 location only	236,161	92,345	97,313	97,650	124,402	56,582	175,507	159,486
Percent full-time employees								
Less than 25%	728,191	61,228	50,394	111,540	152,299	713,434	102,926	718,328
25-49 %	207,845	46,540	47,027	81,839	113,943	235,253	61,804	198,948
50-74 %	297,741	49,132	40,753	50,765	82,200	229,021	53,794	294,426
75% or more	79,223	22,722	14,450	25,694	41,078	57,294	29,580	75,958
Union presence								
No union employees	489,619	86,282	73,378	134,611	199,025	435,785	145,936	513,652
Has union employees	204,102	13,816	22,967	25,783	68,339	164,187	35,802	220,880
Unknown	841,400 *	9,410	22,313	34,905 *	44,923 *	802,232 *	15,864	839,833 *
Percent low-wage employees								
50% or more low wage	411,852	68,516	44,800	102,154	229,195	203,158	125,629	383,457
Less than 50% low wage	257,126	84,560	50,935	59,904	105,041	223,593	144,533	189,126
Unknown	1,011,105	29,323	24,888	43,674	88,694	971,975	37,133	1,018,932

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2003) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,219,440	17.6%	11.0%	14.1%	18.1%	39.2%	36.2%	63.8%
Industry group **								
Agric., fish., forest.	394,708	33.5%	12.3% *	11.4% *	19.4% *	23.3% *	53.6%	46.4%
Mining and manufacturing	420,947	23.3%	15.1%	20.7%	18.7%	22.2%	51.4%	48.6%
Construction	441,175	57.3%	22.9%	11.9%	7.1% *	0.8%	87.7%	12.3%
Utilities and transp.	702,104	9.4%	4.5% *	12.3% *	11.3% *	62.4%	18.7%	81.3%
Wholesale trade	408,904	28.5%	18.5%	17.3%	13.4%	22.3%	55.6%	44.4%
Fin. svcs. and real estate	1,184,251	24.3%	5.3%	11.5% *	15.3%	43.5%	35.3%	64.7%
Retail trade	5,023,392	14.4%	7.2%	6.0%	6.2%	66.2%	25.2%	74.8%
Professional services	5,327,019	16.1%	10.2%	12.4%	23.5%	37.8%	32.5%	67.5%
Other services	9,316,940	16.7%	13.6%	19.6%	22.9%	27.1%	40.9%	59.1%
Ownership								
For profit, incorporated	15,283,106	13.0%	11.1%	14.3%	16.5%	45.2%	31.7%	68.3%
For profit, unincorporated	3,278,961	39.2%	13.3%	16.2%	13.7%	17.6%	62.0%	38.0%
Nonprofit	3,445,351	10.2%	6.7%	11.1%	31.5%	40.6%	21.8%	78.2%
Unknown	1,212,022	39.1%	16.2%	14.1%	11.8%	18.8% *	64.1%	35.9%
Age of firm								
Less than 5 years	1,820,344	39.7%	18.8%	16.8%	16.5%	8.2%	68.3%	31.7%
5-9 years	2,448,374	32.7%	17.8%	21.0%	18.5%	9.9%	60.9%	39.1%
10-19 years	4,080,196	24.8%	18.7%	21.0%	22.3%	13.3%	55.1%	44.9%
20 or more years	11,612,841	13.4%	8.7%	13.4%	20.9%	43.5%	29.3%	70.7%
Unknown	3,257,685	0.0% *	0.1% *	1.1% *	3.3% *	95.5%	0.4% *	99.6%
Multi/single status								
2 or more locations	12,057,152	0.4% *	1.1%	5.6%	20.0%	72.9%	3.9%	96.1%
1 location only	11,162,289	36.2%	21.8%	23.2%	16.0%	2.8%	71.1%	28.9%
Percent full-time employees								
Less than 25%	8,266,242	22.9%	12.5%	14.5%	18.3%	31.8%	43.3%	56.7%
25-49 %	5,781,430	14.0%	11.1%	14.0%	17.5%	43.4%	33.3%	66.7%
50-74 %	5,686,952	17.8%	9.2%	12.9%	17.1%	43.0%	33.3%	66.7%
75% or more	3,484,816	10.8%	10.4%	15.2%	20.0%	43.6%	28.8%	71.2%
Union presence								
No union employees	18,346,790	21.4%	13.0%	16.9%	20.3%	28.3%	43.6%	56.4%
Has union employees	2,224,517	3.3%	3.6% *	4.7%	15.4%	73.1%	8.7%	91.3%
Unknown	2,648,134 *	3.3% *	3.4% *	2.7% *	4.7% *	86.0% *	7.6%	92.4% *
Percent low-wage employees								
50% or more low wage	9,575,302	21.6%	14.7%	18.9%	21.1%	23.7%	46.4%	53.6%
Less than 50% low wage	8,040,368	21.8%	12.4%	15.5%	22.7%	27.6%	42.8%	57.2%
Unknown	5,603,771	4.9%	2.7% *	3.7% *	6.3%	82.3%	9.2%	90.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2003) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	849,021	0.56%	0.67%	0.74%	0.89%	2.20%	1.32%	1.32%
Industry group **								
Agric., fish., forest.	51,209	7.24%	4.38% *	4.46% *	8.34% *	9.05% *	9.51%	9.51%
Mining and manufacturing	23,890	2.22%	2.64%	2.00%	3.59%	3.10%	3.03%	3.03%
Construction	62,799	2.99%	2.70%	2.15%	2.64% *	0.21%	2.31%	2.31%
Utilities and transp.	120,577	2.12%	2.47% *	4.56% *	3.81% *	8.28%	5.42%	5.42%
Wholesale trade	20,155	2.92%	2.88%	2.72%	3.19%	3.58%	2.89%	2.89%
Fin. svcs. and real estate	87,014	2.21%	1.38%	3.48% *	2.49%	3.80%	2.12%	2.12%
Retail trade	677,371	1.95%	0.75%	1.01%	1.26%	3.98%	2.94%	2.94%
Professional services	173,967	0.94%	0.79%	1.14%	1.70%	2.12%	1.51%	1.51%
Other services	285,116	0.53%	1.06%	1.25%	1.85%	3.08%	1.66%	1.66%
Ownership								
For profit, incorporated	814,368	0.80%	0.82%	1.21%	1.19%	3.26%	1.97%	1.97%
For profit, unincorporated	123,212	2.20%	1.50%	1.27%	1.64%	3.40%	3.32%	3.32%
Nonprofit	106,037	1.26%	0.82%	1.55%	2.57%	2.34%	1.34%	1.34%
Unknown	121,616	2.90%	2.77%	1.80%	2.31%	3.41% *	4.22%	4.22%
Age of firm								
Less than 5 years	91,925	1.96%	1.77%	2.57%	3.87%	2.14%	3.17%	3.17%
5-9 years	196,547	2.73%	1.24%	1.54%	2.62%	2.40%	4.06%	4.06%
10-19 years	206,691	1.31%	1.21%	2.24%	2.03%	2.52%	2.30%	2.30%
20 or more years	760,591	0.61%	0.82%	0.93%	1.29%	2.85%	1.62%	1.62%
Unknown	425,212	0.03% *	0.05% *	0.50% *	1.22% *	1.24%	0.31% *	0.31%
Multi/single status								
2 or more locations	813,296	0.15% *	0.13%	0.75%	1.79%	2.39%	0.50%	0.50%
1 location only	236,161	0.88%	0.83%	0.66%	1.00%	0.46%	1.15%	1.15%
Percent full-time employees								
Less than 25%	728,191	1.62%	1.28%	2.00%	1.76%	4.99%	3.44%	3.44%
25-49 %	207,845	0.85%	1.08%	1.35%	2.13%	2.78%	1.35%	1.35%
50-74 %	297,741	1.13%	0.96%	0.82%	0.98%	2.06%	1.76%	1.76%
75% or more	79,223	0.52%	0.58%	0.84%	0.89%	1.01%	0.99%	0.99%
Union presence								
No union employees	489,619	0.60%	0.68%	0.68%	0.98%	1.70%	1.44%	1.44%
Has union employees	204,102	0.80%	1.30% *	1.06%	1.73%	2.10%	2.21%	2.21%
Unknown	841,400 *	1.58% *	1.39% *	1.89% *	1.26% *	2.88% *	2.25%	2.25% *
Percent low-wage employees								
50% or more low wage	411,852	0.80%	0.89%	1.06%	1.64%	1.65%	2.07%	2.07%
Less than 50% low wage	257,126	0.84%	0.65%	0.45%	1.73%	2.10%	1.33%	1.33%
Unknown	1,011,105	0.95%	0.90% *	1.15% *	1.46%	3.26%	1.74%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2003) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.5%	27.9%	50.6%	71.2%	92.1%	97.9%	43.1%	93.9%
Industry group **								
Agric., fish., forest.	40.9%	17.1%	37.1%	83.8%	11.3%*	80.8%	32.5%	50.5%*
Mining and manufacturing	71.8%	37.7%	64.1%	93.2%	85.7%	81.3%	59.0%	85.4%
Construction	49.8%	28.6%	74.3%	72.0%	99.9%	93.7%	43.8%	92.5%
Utilities and transp.	78.1%	29.4%	63.6%	52.8%	95.2%	88.4%	38.6%	87.1%
Wholesale trade	71.9%	35.1%	77.0%	79.9%	85.7%	100.0%	53.2%	95.3%
Fin. svcs. and real estate	78.0%	29.9%	78.1%	91.2%	85.9%	98.5%	47.0%	94.8%
Retail trade	83.4%	20.8%	52.9%	78.0%	93.7%	99.9%	38.2%	98.7%
Professional services	81.5%	34.9%	62.9%	82.2%	93.9%	98.5%	52.5%	95.5%
Other services	70.4%	26.5%	39.3%	63.7%	94.5%	97.4%	39.1%	92.0%
Ownership								
For profit, incorporated	78.3%	31.6%	51.2%	66.4%	90.4%	97.6%	46.4%	93.0%
For profit, unincorporated	53.7%	20.2%	35.0%	73.4%	86.9%	98.3%	30.2%	92.0%
Nonprofit	88.9%	35.1%	61.9%	88.1%	99.6%	98.8%	53.9%	98.7%
Unknown	62.3%	27.6%	67.0%	86.8%	82.0%	99.4%	45.2%	92.6%
Age of firm								
Less than 5 years	43.2%	20.7%	26.9%	54.1%	82.8%	88.1%	27.3%	77.4%
5-9 years	55.3%	23.9%	37.7%	64.5%	93.9%	98.6%	34.8%	87.2%
10-19 years	62.7%	27.1%	49.3%	71.6%	86.9%	92.9%	42.0%	87.9%
20 or more years	84.2%	33.8%	65.0%	77.4%	96.4%	99.8%	53.0%	97.1%
Unknown	94.1%	35.2%*	84.8%*	31.9%*	58.7%	96.1%	77.9%	94.2%
Multi/single status								
2 or more locations	95.4%	56.0%	53.2%	75.5%	94.2%	98.1%	59.9%	96.8%
1 location only	54.1%	27.5%	50.4%	70.0%	89.4%	91.7%	42.1%	83.6%
Percent full-time employees								
Less than 25%	60.2%	12.1%	31.0%	56.3%	84.1%	94.5%	26.0%	86.4%
25-49 %	82.4%	37.8%	56.9%	75.4%	96.3%	99.8%	51.1%	97.9%
50-74 %	81.2%	36.8%	62.8%	76.3%	96.6%	98.9%	50.2%	96.7%
75% or more	91.2%	62.1%	77.6%	91.4%	97.2%	98.9%	75.1%	97.8%
Union presence								
No union employees	71.8%	28.3%	51.4%	71.6%	93.1%	98.8%	43.5%	93.7%
Has union employees	95.9%	25.2%*	69.3%	94.0%	98.8%	99.9%	57.7%	99.6%
Unknown	84.2%	9.6%*	10.9%*	16.7%*	43.2%*	94.3%	12.4%	90.1%
Percent low wage employees								
50% or more low wage	64.5%	20.6%	37.0%	64.5%	90.8%	98.0%	34.4%	90.5%
Less than 50% low wage	80.4%	38.5%	73.1%	85.9%	96.8%	100.0%	57.3%	97.6%
Unknown	87.5%	15.0%	28.4%	41.9%	75.3%	96.8%	22.7%	94.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b(2003) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	0.77%	1.95%	2.91%	1.03%	0.81%	0.96%	0.88%
Industry group **								
Agric., fish., forest.	7.85%	2.10%	10.33%	9.56%	13.54%*	19.56%	5.98%	15.25%*
Mining and manufacturing	2.40%	4.32%	7.37%	4.45%	5.44%	6.85%	2.94%	3.75%
Construction	4.00%	1.99%	7.78%	7.67%	0.59%	10.07%	3.72%	2.84%
Utilities and transp.	5.59%	5.23%	11.90%	10.51%	8.41%	6.29%	5.70%	6.55%
Wholesale trade	3.12%	4.32%	3.47%	6.40%	7.13%	0.00%	4.76%	2.21%
Fin. svcs. and real estate	3.27%	2.78%	6.74%	4.73%	6.70%	0.73%	4.50%	3.13%
Retail trade	2.46%	2.68%	5.30%	5.76%	3.13%	0.07%	2.55%	1.06%
Professional services	1.25%	2.07%	4.88%	2.88%	2.42%	0.96%	2.65%	1.23%
Other services	1.57%	1.86%	2.46%	3.01%	1.74%	1.53%	1.35%	1.79%
Ownership								
For profit, incorporated	1.93%	0.88%	2.55%	3.53%	1.59%	1.30%	1.38%	1.51%
For profit, unincorporated	1.96%	2.54%	4.99%	4.22%	6.27%	1.07%	1.17%	2.86%
Nonprofit	1.05%	4.55%	7.68%	3.64%	0.17%	0.89%	3.56%	0.55%
Unknown	3.85%	2.04%	7.60%	4.08%	10.91%	1.95%	3.20%	3.44%
Age of firm								
Less than 5 years	3.50%	3.24%	4.68%	6.08%	10.95%	6.12%	1.57%	7.88%
5-9 years	2.13%	1.89%	3.80%	5.77%	3.10%	0.92%	1.43%	2.19%
10-19 years	1.61%	1.03%	2.49%	3.15%	3.57%	6.78%	1.32%	2.32%
20 or more years	1.27%	0.99%	4.34%	3.47%	1.28%	0.14%	1.77%	0.79%
Unknown	1.55%	13.06%*	26.87%*	16.15%*	12.50%	1.45%	19.54%	1.56%
Multi/single status								
2 or more locations	0.93%	8.15%	8.24%	3.96%	1.66%	0.83%	5.23%	0.83%
1 location only	0.65%	0.80%	2.18%	3.25%	2.37%	4.04%	1.13%	1.63%
Percent full-time employees								
Less than 25%	3.12%	1.64%	3.92%	4.30%	3.36%	3.52%	1.62%	2.65%
25-49 %	1.08%	1.27%	3.10%	3.98%	1.54%	0.14%	1.68%	0.64%
50-74 %	0.95%	1.60%	2.83%	2.83%	1.09%	0.54%	1.73%	0.81%
75% or more	0.98%	2.79%	2.93%	1.41%	1.09%	0.49%	1.97%	0.68%
Union presence								
No union employees	1.06%	0.83%	1.90%	2.92%	1.03%	0.61%	1.02%	0.87%
Has union employees	1.26%	8.56%*	9.73%	7.14%	0.95%	0.06%	5.64%	0.23%
Unknown	3.80%	3.56%*	10.60%*	14.84%*	15.26%*	3.14%	3.18%	3.13%
Percent low wage employees								
50% or more low wage	1.89%	1.54%	2.19%	2.81%	1.77%	1.18%	1.02%	1.82%
Less than 50% low wage	0.86%	0.71%	2.85%	2.77%	1.69%	0.01%	1.26%	0.61%
Unknown	1.94%	3.61%	6.57%	9.98%	7.92%	1.14%	5.27%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1)(2003) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.1%	29.8%	19.5%	15.2%	24.8%	41.7%	21.9%	34.7%
Industry group **								
Agric., fish., forest.	7.0%*	37.0%	3.2%*	5.0%*	2.4%*	0.4%*	13.8%*	2.0%*
Mining and manufacturing	33.4%	40.6%	32.9%	23.2%	26.1%	47.4%	32.5%	34.0%
Construction	25.9%	35.5%	27.7%	19.5%	5.6%*	39.2%*	30.5%	10.2%*
Utilities and transp.	51.0%	38.6%	7.0%*	16.9%*	12.8%*	65.4%	18.4%	54.3%
Wholesale trade	24.3%	36.2%	31.6%	17.9%*	18.2%*	21.5%*	29.9%	20.4%
Fin. svcs. and real estate	42.1%	40.9%	38.3%	20.3%	32.8%	50.8%	37.0%	43.4%
Retail trade	37.7%	19.6%	15.0%	8.1%	17.4%	43.7%	15.1%	40.7%
Professional services	39.3%	37.0%	19.0%	21.6%	34.3%	50.9%	26.5%	42.7%
Other services	21.8%	22.5%	17.2%	12.5%	20.7%	27.8%	17.3%	23.1%
Ownership								
For profit, incorporated	31.7%	29.8%	20.8%	14.7%	23.9%	39.7%	22.2%	34.0%
For profit, unincorporated	30.4%	37.7%	25.7%	17.3%	21.7%*	43.2%	28.2%	31.5%
Nonprofit	38.1%	20.1%	17.3%	14.7%	29.0%	54.7%	17.0%	41.3%
Unknown	16.3%	23.2%	6.5%*	15.7%	13.8%*	19.8%*	14.6%	17.8%*
Age of firm								
Less than 5 years	18.8%	25.5%	12.3%	15.1%*	6.8%	42.9%*	17.2%	20.0%*
5-9 years	28.2%	28.3%	17.4%	14.5%	39.2%	35.3%	22.6%	31.7%
10-19 years	25.5%	31.9%	23.1%	12.9%	24.4%	40.9%	23.3%	26.8%
20 or more years	35.4%	30.5%	19.2%	16.6%	24.6%	47.6%	22.0%	38.5%
Unknown	31.9%	.	.	11.6%*	12.5%*	32.4%	7.6%*	32.0%
Multi/single status								
2 or more locations	37.2%	15.4%*	27.4%	14.1%	25.3%	41.9%	18.5%	37.7%
1 location only	22.2%	30.2%	19.1%	15.5%	24.1%	37.0%	22.2%	22.3%
Percent full-time employees								
Less than 25%	33.5%	33.3%	10.7%*	10.8%	21.6%	48.7%	15.6%	37.6%
25-49 %	27.2%	17.1%	14.8%	14.5%	22.4%	35.2%	16.9%	29.9%
50-74 %	31.1%	30.8%	17.8%	11.8%	27.1%	39.0%	22.4%	33.4%
75% or more	38.4%	41.2%	37.9%	26.1%	31.2%	45.3%	35.6%	39.3%
Union presence								
No union employees	26.1%	29.5%	18.4%	15.0%	24.0%	33.5%	21.6%	27.8%
Has union employees	42.8%	45.1%	39.1%*	20.5%	35.8%	45.6%	29.2%*	43.5%
Unknown	56.9%	29.9%*	52.2%*	13.0%*	9.0%*	58.4%	33.3%	57.1%
Percent low wage employees								
50% or more low wage	22.5%	20.4%	13.4%	12.2%	21.7%	31.0%	15.5%	24.8%
Less than 50% low wage	33.7%	35.8%	24.1%	19.0%	27.4%	48.3%	27.1%	36.6%
Unknown	42.0%	28.6%*	16.7%*	8.5%*	28.5%	43.8%	19.1%*	42.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1)(2003) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.76%	1.40%	2.02%	1.06%	2.41%	4.39%	1.24%	3.27%
Industry group **								
Agric., fish., forest.	3.93% *	9.35%	4.09% *	11.55% *	12.38% *	14.85% *	5.69% *	11.97% *
Mining and manufacturing	3.55%	9.98%	5.75%	4.95%	6.34%	6.20%	5.69%	4.89%
Construction	3.11%	4.39%	7.94%	5.74%	5.89% *	12.39% *	3.95%	4.15% *
Utilities and transp.	7.23%	8.79%	2.20% *	7.35% *	7.30% *	8.27%	4.60%	7.27%
Wholesale trade	3.60%	7.28%	7.36%	5.46% *	6.27% *	7.54% *	5.91%	5.62%
Fin. svcs. and real estate	2.72%	6.50%	9.82%	4.29%	5.35%	4.10%	4.60%	3.28%
Retail trade	6.33%	5.00%	2.99%	1.35%	4.47%	7.53%	2.33%	6.96%
Professional services	1.15%	2.65%	2.23%	2.70%	3.62%	2.75%	1.47%	1.49%
Other services	1.30%	2.75%	3.22%	1.80%	3.38%	3.35%	1.67%	1.71%
Ownership								
For profit, incorporated	3.48%	2.33%	3.17%	0.95%	3.33%	5.12%	1.94%	4.03%
For profit, unincorporated	3.26%	2.95%	4.37%	2.62%	6.97% *	10.33%	2.32%	4.92%
Nonprofit	1.86%	5.37%	4.68%	2.58%	3.64%	3.13%	2.41%	2.27%
Unknown	2.27%	3.31%	3.65% *	3.94%	7.86% *	7.77% *	2.83%	5.77% *
Age of firm								
Less than 5 years	2.93%	3.59%	3.33%	4.83% *	1.90%	13.70% *	2.83%	6.48% *
5-9 years	3.15%	3.29%	5.04%	2.79%	8.92%	10.23%	1.74%	6.03%
10-19 years	2.55%	3.68%	5.50%	2.22%	5.19%	5.55%	3.38%	3.89%
20 or more years	3.92%	1.64%	1.52%	1.84%	2.79%	5.35%	1.27%	4.39%
Unknown	4.34%	.	.	7.69% *	7.47% *	4.71%	10.00% *	4.36%
Multi/single status								
2 or more locations	3.88%	12.62% *	7.09%	1.49%	2.87%	4.48%	2.86%	3.92%
1 location only	1.21%	1.26%	1.95%	1.36%	4.05%	7.52%	1.27%	2.56%
Percent full-time employees								
Less than 25%	5.76%	5.00%	3.71% *	1.98%	5.26%	9.54%	1.38%	6.44%
25-49 %	3.38%	3.79%	3.45%	4.27%	5.33%	4.45%	2.93%	3.94%
50-74 %	3.11%	2.82%	2.57%	2.63%	4.32%	6.02%	2.21%	3.89%
75% or more	0.54%	2.81%	2.06%	1.95%	2.31%	1.36%	1.20%	0.57%
Union presence								
No union employees	1.08%	1.29%	1.73%	1.15%	2.43%	2.50%	1.17%	1.44%
Has union employees	4.24%	11.37%	13.64% *	4.91%	7.34%	5.48%	9.50% *	4.57%
Unknown	8.98%	13.96% *	15.67% *	11.42% *	9.47% *	9.09%	8.06%	9.06%
Percent low wage employees								
50% or more low wage	2.20%	3.53%	3.53%	1.29%	4.30%	4.78%	1.95%	2.74%
Less than 50% low wage	2.32%	2.02%	2.03%	1.79%	3.87%	3.51%	1.25%	3.17%
Unknown	5.63%	11.12% *	12.86% *	8.80% *	6.92%	6.18%	5.97% *	5.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1).(a)(2003) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.6%	56.3%	44.7%	41.0%	40.8%	49.4%	48.3%	47.5%
Industry group **								
Agric., fish., forest.	68.9%	77.3%	1.8% *	53.9%	92.8%	39.5% *	70.0%	63.1%
Mining and manufacturing	56.4%	52.4%	25.1% *	46.9%	55.3%	75.1%	42.1%	66.3%
Construction	67.3%	56.4%	77.8%	85.1%	59.8%	21.8% *	67.7%	63.4%
Utilities and transp.	41.0%	65.1%	45.9% *	40.5% *	90.4%	38.3% *	63.4%	40.2%
Wholesale trade	60.1%	59.7%	65.8%	56.2%	57.1%	58.3%	60.4%	59.7%
Fin. svcs. and real estate	57.0%	52.2%	44.2%	51.5%	76.5%	55.3%	49.2%	58.8%
Retail trade	50.0%	64.0%	34.7% *	41.6%	48.7%	50.1%	46.9%	50.1%
Professional services	60.9%	54.5%	51.4%	46.8%	58.2%	64.9%	49.9%	62.7%
Other services	25.8%	55.0%	33.9%	30.3%	16.4% *	25.6%	41.1%	22.4%
Ownership								
For profit, incorporated	43.2%	55.9%	44.0%	39.9%	29.3%	45.4%	46.7%	42.7%
For profit, unincorporated	33.3%	54.8%	35.1%	30.1%	31.7%	25.9% *	47.9%	26.3%
Nonprofit	67.8%	61.3%	63.4%	58.7%	61.3%	71.5%	56.3%	68.5%
Unknown	54.8%	59.7%	51.6%	45.1%	77.8%	48.8%	55.2%	54.5%
Age of firm								
Less than 5 years	35.3%	63.3%	70.0%	22.3% *	36.7% *	14.8% *	58.8%	19.9%
5-9 years	31.5%	52.4%	35.7%	30.6%	23.2% *	33.7% *	42.6%	26.6%
10-19 years	33.8%	53.7%	38.7%	32.1%	30.5%	26.9% *	43.9%	28.6%
20 or more years	50.7%	57.4%	48.7%	49.4%	49.3%	50.8%	50.9%	50.7%
Unknown	54.2%	.	.	43.1% *	56.0%	54.2%	38.8% *	54.2%
Multi/single status								
2 or more locations	48.2%	77.4%	59.3%	46.0%	43.9%	48.8%	52.6%	48.2%
1 location only	45.8%	56.0%	43.6%	39.7%	36.1%	69.3%	48.0%	43.0%
Percent full-time employees								
Less than 25%	47.3%	73.4%	59.4%	47.6%	23.9% *	50.6%	63.4%	45.8%
25-49 %	38.7%	46.2%	43.2%	29.5%	41.7%	38.1%	40.6%	38.4%
50-74 %	48.0%	56.6%	36.6%	28.6%	39.4%	51.3%	44.8%	48.5%
75% or more	57.2%	47.9%	45.2%	51.8%	63.4%	59.4%	47.8%	59.8%
Union presence								
No union employees	41.6%	55.5%	40.8%	38.3%	38.0%	41.5%	46.6%	40.2%
Has union employees	58.1%	73.5%	80.4%	84.9%	59.4%	56.4%	80.3%	57.3%
Unknown	56.4%	100.0%	68.4%	57.2%	56.1%	56.3%	77.5%	56.3%
Percent low wage employees								
50% or more low wage	25.8%	57.8%	40.2%	21.4%	19.7% *	24.7%	39.7%	22.9%
Less than 50% low wage	53.5%	55.4%	46.7%	54.0%	58.2%	51.9%	51.7%	54.1%
Unknown	56.2%	62.6%	41.0% *	58.7%	40.1% *	56.8%	59.7%	56.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1).(a)(2003) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.27%	2.07%	2.20%	2.77%	5.42%	2.60%	1.41%	2.54%
Industry group **								
Agric., fish., forest.	8.36%	6.07%	14.65% *	15.41%	22.79%	13.40% *	8.80%	14.31%
Mining and manufacturing	5.13%	10.71%	14.66% *	11.11%	6.90%	6.13%	6.55%	5.83%
Construction	7.97%	6.99%	10.14%	13.35%	10.99%	15.84% *	8.21%	10.52%
Utilities and transp.	10.81%	11.33%	14.76% *	14.51% *	15.09%	11.62% *	11.52%	11.25%
Wholesale trade	5.52%	11.45%	12.19%	12.99%	9.84%	10.88%	8.74%	8.64%
Fin. svcs. and real estate	3.99%	6.94%	11.74%	7.26%	6.01%	4.93%	6.50%	5.05%
Retail trade	4.77%	8.41%	11.32% *	8.57%	8.92%	5.67%	5.51%	5.26%
Professional services	1.90%	3.45%	3.53%	5.14%	5.36%	2.86%	1.73%	2.31%
Other services	3.18%	5.21%	6.22%	5.71%	7.66% *	4.76%	3.39%	3.52%
Ownership								
For profit, incorporated	3.00%	2.98%	2.99%	3.76%	5.84%	3.72%	2.06%	3.29%
For profit, unincorporated	2.55%	5.67%	5.55%	8.37%	6.88%	9.29% *	3.95%	3.93%
Nonprofit	2.09%	6.64%	11.03%	7.08%	5.38%	1.83%	3.40%	2.34%
Unknown	5.69%	6.54%	11.71%	11.90%	7.38%	9.68%	5.75%	6.66%
Age of firm								
Less than 5 years	4.56%	6.75%	11.34%	12.72% *	11.63% *	16.99% *	6.37%	5.96%
5-9 years	5.58%	5.40%	8.92%	7.39%	7.27% *	11.70% *	2.51%	7.96%
10-19 years	3.88%	4.42%	4.90%	3.26%	7.08%	8.47% *	2.84%	5.15%
20 or more years	2.71%	3.93%	4.17%	5.26%	5.57%	3.63%	2.64%	2.88%
Unknown	2.12%	.	.	13.90% *	14.94%	2.14%	13.87% *	2.13%
Multi/single status								
2 or more locations	2.39%	16.85%	10.41%	7.07%	5.82%	2.76%	7.39%	2.40%
1 location only	2.71%	2.02%	2.52%	3.62%	6.25%	5.29%	1.43%	5.22%
Percent full-time employees								
Less than 25%	5.86%	5.70%	13.28%	10.58%	10.89% *	7.74%	6.00%	7.33%
25-49 %	2.40%	7.77%	7.52%	7.87%	7.53%	2.45%	3.56%	2.48%
50-74 %	3.34%	3.77%	8.28%	5.86%	7.76%	3.91%	3.76%	4.12%
75% or more	1.31%	3.08%	4.25%	3.81%	2.71%	2.58%	2.83%	1.53%
Union presence								
No union employees	2.16%	2.30%	3.60%	2.76%	5.72%	2.57%	1.72%	2.59%
Has union employees	3.64%	7.73%	15.45%	12.32%	7.05%	4.27%	8.85%	3.54%
Unknown	5.02%	23.57%	19.24%	16.10%	14.63%	5.04%	13.00%	4.98%
Percent low wage employees								
50% or more low wage	4.09%	5.47%	6.02%	3.57%	7.62% *	4.23%	3.59%	4.25%
Less than 50% low wage	2.30%	2.64%	3.21%	3.29%	4.89%	3.79%	2.68%	3.00%
Unknown	2.51%	13.19%	15.26% *	13.90%	12.70% *	2.22%	10.78%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(2)(2003) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.3%	16.8%	8.7%	6.2%	10.1%	20.6%	10.6%	16.5%
Industry group **								
Agric., fish., forest.	4.8%*	28.6%	0.1%*	2.7%*	2.3%*	0.1%*	9.7%*	1.2%*
Mining and manufacturing	18.8%	21.3%	8.3%*	10.9%*	14.4%*	35.6%	13.7%	22.5%
Construction	17.4%	20.0%	21.6%*	16.6%*	3.4%*	8.6%*	20.6%	6.5%*
Utilities and transp.	20.9%	25.1%	3.2%*	6.8%*	11.6%*	25.1%*	11.6%	21.8%
Wholesale trade	14.6%	21.6%	20.8%*	10.1%*	10.4%*	12.5%*	18.1%	12.2%*
Fin. svcs. and real estate	24.0%	21.3%	16.9%*	10.4%	25.1%	28.1%	18.2%	25.5%
Retail trade	18.9%	12.5%	5.2%*	3.4%	8.5%	21.9%	7.1%	20.4%
Professional services	23.9%	20.2%	9.8%	10.1%	20.0%	33.0%	13.2%	26.7%
Other services	5.6%	12.4%	5.8%	3.8%	3.4%	7.1%	7.1%	5.2%
Ownership								
For profit, incorporated	13.7%	16.6%	9.1%	5.9%	7.0%	18.0%	10.4%	14.5%
For profit, unincorporated	10.1%	20.7%	9.0%	5.2%*	6.9%*	11.2%	13.5%	8.3%
Nonprofit	25.8%	12.3%*	10.9%*	8.6%	17.8%	39.1%	9.6%	28.3%
Unknown	8.9%	13.9%	3.4%*	7.1%	10.7%*	9.6%	8.1%	9.7%
Age of firm								
Less than 5 years	6.6%	16.1%	8.6%*	3.4%*	2.5%*	6.4%*	10.1%	4.0%
5-9 years	8.9%	14.8%	6.2%	4.4%	9.1%*	11.9%*	9.6%	8.4%
10-19 years	8.6%	17.1%	8.9%	4.1%	7.5%	11.0%	10.2%	7.7%
20 or more years	18.0%	17.5%	9.3%	8.2%	12.1%	24.2%	11.2%	19.5%
Unknown	17.3%	.	.	5.0%*	7.0%*	17.6%	2.9%*	17.3%
Multi/single status								
2 or more locations	17.9%	11.9%*	16.2%*	6.5%	11.1%	20.5%	9.7%	18.1%
1 location only	10.2%	16.9%	8.3%	6.2%	8.7%	25.7%	10.7%	9.6%
Percent full-time employees								
Less than 25%	15.8%	24.4%	6.4%*	5.1%	5.2%	24.7%	9.9%	17.2%
25-49 %	10.5%	7.9%	6.4%*	4.3%*	9.3%*	13.4%	6.9%	11.5%
50-74 %	14.9%	17.4%	6.5%	3.4%*	10.7%	20.0%	10.1%	16.2%
75% or more	22.0%	19.8%	17.1%	13.5%	19.8%	26.9%	17.0%	23.5%
Union presence								
No union employees	10.9%	16.4%	7.5%	5.7%	9.1%	13.9%	10.1%	11.2%
Has union employees	24.9%	33.1%*	31.5%*	17.4%	21.3%	25.7%	23.4%*	24.9%
Unknown	32.1%	29.9%*	35.7%*	7.4%*	5.1%*	32.9%	25.8%	32.2%
Percent low wage employees								
50% or more low wage	5.8%	11.8%	5.4%*	2.6%	4.3%	7.7%	6.1%	5.7%
Less than 50% low wage	18.0%	19.8%	11.2%	10.3%	16.0%	25.1%	14.0%	19.8%
Unknown	23.6%	17.9%	6.9%*	5.0%*	11.4%*	24.9%	11.4%*	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(2)(2003) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.98%	0.75%	0.85%	0.70%	1.17%	2.96%	0.52%	2.33%
Industry group **								
Agric., fish., forest.	2.42% *	8.57%	0.12% *	3.91% *	7.26% *	11.21% *	4.28% *	11.14% *
Mining and manufacturing	2.79%	5.52%	2.93% *	4.18% *	4.85% *	5.95%	2.63%	3.99%
Construction	3.91%	3.12%	7.98% *	5.81% *	2.59% *	6.91% *	4.28%	3.64% *
Utilities and transp.	5.19%	7.22%	1.47% *	4.76% *	5.96% *	8.62% *	3.33%	5.68%
Wholesale trade	3.07%	6.24%	7.72% *	3.15% *	3.61% *	6.44% *	5.39%	4.07% *
Fin. svcs. and real estate	1.14%	4.59%	6.03% *	2.61%	4.57%	2.77%	3.72%	1.45%
Retail trade	4.49%	3.30%	2.05% *	0.98%	2.26%	5.28%	1.83%	4.89%
Professional services	1.05%	1.96%	0.89%	1.30%	2.33%	2.27%	0.67%	1.38%
Other services	0.62%	2.58%	1.43%	0.75%	0.62%	1.25%	0.94%	0.61%
Ownership								
For profit, incorporated	2.55%	1.29%	1.16%	0.50%	1.01%	3.56%	0.74%	2.92%
For profit, unincorporated	1.42%	2.38%	2.37%	1.98% *	3.11% *	2.80%	1.46%	1.50%
Nonprofit	1.36%	3.74% *	3.90% *	1.84%	2.39%	2.60%	1.40%	1.80%
Unknown	0.74%	2.57%	2.33% *	1.89%	7.55% *	2.78%	1.38%	1.91%
Age of firm								
Less than 5 years	1.06%	2.81%	3.51% *	1.05% *	0.86% *	9.54% *	2.11%	0.93%
5-9 years	1.14%	3.27%	1.24%	0.91%	4.59% *	4.42% *	0.94%	1.70%
10-19 years	0.90%	1.26%	2.33%	0.74%	1.75%	1.33%	1.48%	0.81%
20 or more years	2.70%	1.72%	1.12%	1.38%	1.46%	3.74%	0.70%	3.01%
Unknown	2.31%	.	.	5.31% *	5.48% *	2.51%	10.27% *	2.33%
Multi/single status								
2 or more locations	2.66%	11.75% *	7.10% *	1.06%	0.99%	3.04%	2.13%	2.66%
1 location only	0.83%	0.65%	0.79%	0.83%	1.83%	4.39%	0.50%	1.65%
Percent full-time employees								
Less than 25%	4.26%	3.84%	3.50% *	1.13%	1.02%	6.61%	1.31%	4.87%
25-49 %	1.42%	2.10%	1.95% *	2.50% *	3.00% *	1.78%	1.33%	1.66%
50-74 %	1.94%	1.53%	1.61%	1.16% *	1.65%	3.68%	0.99%	2.43%
75% or more	0.69%	1.99%	1.45%	0.77%	1.95%	1.68%	0.84%	0.90%
Union presence								
No union employees	0.73%	0.74%	0.94%	0.72%	1.16%	1.21%	0.56%	0.91%
Has union employees	2.40%	10.83% *	13.10% *	4.56%	4.24%	3.27%	9.03% *	2.65%
Unknown	5.70%	13.96% *	12.47% *	10.36% *	8.91% *	5.83%	6.69%	5.76%
Percent low wage employees								
50% or more low wage	0.83%	2.62%	1.78% *	0.36%	0.58%	1.38%	1.28%	0.76%
Less than 50% low wage	1.13%	1.36%	1.13%	1.17%	2.69%	2.03%	0.86%	1.48%
Unknown	3.81%	4.29%	7.69% *	8.70% *	4.21% *	4.08%	3.78% *	3.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1(2003) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,481	3,834	3,568	3,470	3,430	3,430	3,623	3,438
Industry group **								
Agric., fish., forest.	2,960	3,044	2,860	3,563	2,318	2,051	3,522	2,617
Mining and manufacturing	3,398	3,444	3,445	3,261	3,417	3,416	3,392	3,399
Construction	3,493	3,971	3,402	3,602	3,145	3,025	3,487	3,501
Utilities and transp.	3,272	4,017	3,792	3,377	3,333	3,149	3,697	3,205
Wholesale trade	3,353	3,701	3,278	3,292	3,378	3,299	3,421	3,319
Fin. svcs. and real estate	3,608	4,180	3,779	3,517	3,608	3,535	3,881	3,557
Retail trade	3,365	3,627	3,421	3,329	2,972	3,434	3,480	3,336
Professional services	3,636	3,914	3,761	3,605	3,654	3,557	3,791	3,590
Other services	3,382	3,729	3,597	3,484	3,243	3,286	3,617	3,292
Ownership								
For profit, incorporated	3,429	3,838	3,511	3,417	3,310	3,399	3,576	3,384
For profit, unincorporated	3,380	3,681	3,629	3,230	3,295	3,259	3,568	3,271
Nonprofit	3,773	4,260	4,010	3,843	3,779	3,692	3,985	3,745
Unknown	3,708	3,900	3,748	4,174	3,736	3,433	4,009	3,577
Age of firm								
Less than 5 years	3,414	3,493	3,657	3,321	3,211	3,476	3,471	3,347
5-9 years	3,330	3,530	3,354	3,409	3,002	3,364	3,420	3,241
10-19 years	3,457	3,894	3,501	3,290	3,300	3,409	3,581	3,342
20 or more years	3,523	3,992	3,641	3,551	3,508	3,418	3,719	3,467
Unknown	3,446	4,743	2,940*	3,406	3,435	3,446	3,185	3,446
Multi/single status								
2 or more locations	3,446	3,591	3,630	3,451	3,508	3,424	3,580	3,441
1 location only	3,545	3,839	3,561	3,478	3,304	3,653	3,627	3,426
Percent full-time employees								
Less than 25%	3,160	3,611	3,101	3,384	3,078	3,099	3,461	3,096
25-49 %	3,406	4,059	3,609	3,382	3,398	3,307	3,627	3,347
50-74 %	3,689	3,938	3,767	3,781	3,375	3,743	3,798	3,658
75% or more	3,467	3,815	3,550	3,442	3,446	3,406	3,604	3,425
Union presence								
No union employees	3,443	3,802	3,551	3,430	3,392	3,342	3,607	3,373
Has union employees	3,757	4,812	3,879	4,133	3,664	3,724	3,951	3,745
Unknown	3,328	4,177	3,695	3,146	3,645	3,309	3,705	3,319
Percent low wage employees								
50% or more low wage	3,351	3,822	3,417	3,555	3,236	3,145	3,618	3,243
Less than 50% low wage	3,523	3,855	3,605	3,439	3,483	3,438	3,630	3,468
Unknown	3,451	3,449	3,173	3,837	3,341	3,454	3,459	3,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1(2003) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.92	33.37	26.20	26.35	29.94	16.34	26.38	13.98
Industry group **								
Agric., fish., forest.	194.35	162.36	270.63	188.72	531.28	350.48	227.15	132.41
Mining and manufacturing	38.28	118.81	150.77	104.24	87.06	45.32	96.99	39.43
Construction	87.51	119.71	213.34	232.66	148.42	112.10	123.47	153.76
Utilities and transp.	39.07	312.01	175.12	96.81	185.08	52.15	184.05	54.07
Wholesale trade	36.97	142.13	153.08	109.45	120.32	89.19	75.88	60.07
Fin. svcs. and real estate	38.98	129.33	193.55	161.37	123.91	44.81	103.84	42.57
Retail trade	77.51	140.38	115.68	105.80	116.60	125.02	63.74	101.33
Professional services	28.22	67.92	82.14	84.26	47.33	40.52	40.14	26.66
Other services	50.07	104.81	108.40	109.70	79.17	83.64	77.09	60.02
Ownership								
For profit, incorporated	14.68	29.59	26.92	48.97	34.05	20.01	21.98	15.23
For profit, unincorporated	36.30	80.45	134.94	105.90	75.72	70.74	60.68	51.53
Nonprofit	37.82	159.05	162.27	151.89	67.90	66.30	111.55	45.94
Unknown	61.91	174.66	168.70	171.74	93.11	117.56	99.05	87.75
Age of firm								
Less than 5 years	53.26	110.21	171.75	207.61	187.62	296.25	95.96	116.33
5-9 years	83.13	102.31	115.73	147.88	158.11	171.87	83.53	103.34
10-19 years	47.11	111.66	41.75	121.04	56.97	133.42	34.33	65.48
20 or more years	18.89	88.48	62.02	35.92	35.93	39.47	50.56	28.12
Unknown	52.49	1,414.19	929.71 *	555.92	183.70	52.69	717.50	52.67
Multi/single status								
2 or more locations	11.71	145.55	176.74	43.09	22.41	13.80	88.22	11.68
1 location only	22.40	31.93	36.66	32.45	46.24	177.25	29.44	36.47
Percent full-time employees								
Less than 25%	72.64	233.15	148.53	137.00	242.38	147.07	112.80	95.84
25-49 %	66.06	219.46	122.07	158.76	189.93	77.80	124.63	79.21
50-74 %	116.52	108.27	115.32	154.93	96.65	207.78	52.70	148.86
75% or more	10.88	34.20	37.07	33.02	35.27	18.77	26.77	16.93
Union presence								
No union employees	12.69	36.54	34.16	33.44	33.97	30.98	28.35	15.14
Has union employees	52.53	475.34	236.59	357.53	156.23	72.90	190.36	52.18
Unknown	42.59	305.83	436.65	321.44	268.70	42.27	247.82	42.26
Percent low wage employees								
50% or more low wage	46.83	88.69	99.89	150.18	74.84	119.65	64.23	63.38
Less than 50% low wage	15.61	33.01	25.10	33.72	35.22	41.70	31.06	27.96
Unknown	27.67	331.20	228.01	189.01	129.17	24.40	219.85	24.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2003) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,311	3,717	3,462	3,309	3,058	3,321	3,506	3,235
Industry group **								
Agric., fish., forest.	2,481	3,002	2,959	2,875	2,056*	2,356	2,908	2,279
Mining and manufacturing	3,182	3,453	3,363	3,169	2,921	3,287	3,390	3,116
Construction	3,276	3,470	3,428	3,295	2,864	3,090	3,326	3,193
Utilities and transp.	3,251	3,622	2,948	3,270	3,536	3,192	3,215	3,261
Wholesale trade	3,285	3,486	3,397	3,307	3,270	3,093	3,336	3,241
Fin. svcs. and real estate	3,380	4,170	3,751	3,540	3,066	3,325	3,853	3,269
Retail trade	3,073	3,593	3,754	2,883	2,643	3,081	3,475	2,947
Professional services	3,465	3,902	3,537	3,395	3,318	3,467	3,658	3,404
Other services	3,309	3,671	3,366	3,454	2,931	3,386	3,512	3,223
Ownership								
For profit, incorporated	3,249	3,693	3,440	3,279	2,902	3,263	3,466	3,160
For profit, unincorporated	3,288	3,661	3,326	2,926	2,974	3,326	3,449	3,151
Nonprofit	3,507	4,172	3,709	3,412	3,457	3,495	3,712	3,474
Unknown	3,740	3,756	3,568	4,070	3,396	3,740	3,929	3,598
Age of firm								
Less than 5 years	3,195	3,451	3,406	3,012	2,916	3,214	3,330	3,028
5-9 years	3,170	3,577	3,143	3,343	2,685	2,939	3,253	3,065
10-19 years	3,301	3,703	3,354	3,192	3,014	3,502	3,485	3,141
20 or more years	3,331	3,865	3,595	3,376	3,112	3,303	3,616	3,237
Unknown	3,344	2,880*	.	3,207	2,946	3,351	2,975	3,344
Multi/single status								
2 or more locations	3,282	3,563	3,404	3,365	3,168	3,308	3,494	3,272
1 location only	3,348	3,719	3,469	3,290	2,929	3,647	3,508	3,129
Percent full-time employees								
Less than 25%	3,021	3,350	3,337	3,238	2,874	2,666	3,397	2,794
25-49 %	3,397	3,701	3,704	3,371	3,086	3,453	3,580	3,313
50-74 %	3,336	3,584	3,569	3,757	2,979	3,271	3,538	3,261
75% or more	3,308	3,749	3,428	3,253	3,072	3,330	3,500	3,234
Union presence								
No union employees	3,321	3,719	3,474	3,308	2,986	3,393	3,514	3,219
Has union employees	3,380	3,911	3,380	3,429	3,484	3,328	3,447	3,374
Unknown	3,079	3,317	3,004	2,930	3,079	3,081	3,200	3,072
Percent low wage employees								
50% or more low wage	3,254	3,697	3,381	3,618	2,977	3,045	3,583	3,104
Less than 50% low wage	3,326	3,744	3,484	3,227	3,087	3,370	3,500	3,221
Unknown	3,305	3,151	3,289	3,903	2,986	3,327	3,319	3,305

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2003) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.18	83.69	61.51	51.74	52.90	40.96	38.52	32.18
Industry group **								
Agric., fish., forest.	284.71	401.28	630.28	467.72	708.37*	647.95	181.84	592.75
Mining and manufacturing	56.33	210.14	315.60	169.06	128.69	97.47	83.91	61.43
Construction	150.64	115.21	218.23	189.28	300.39	158.45	137.04	218.58
Utilities and transp.	69.53	430.25	299.14	164.55	304.93	81.02	181.07	103.68
Wholesale trade	139.11	209.02	251.97	412.60	240.10	154.07	197.94	180.28
Fin. svcs. and real estate	80.50	224.25	465.86	189.33	122.83	77.27	216.71	78.01
Retail trade	84.40	266.05	264.16	100.01	160.64	172.96	155.95	105.28
Professional services	51.68	112.32	129.27	128.07	77.79	56.90	94.64	58.22
Other services	76.76	177.34	113.91	222.26	153.66	96.30	101.12	92.15
Ownership								
For profit, incorporated	37.60	111.85	88.39	64.15	68.92	48.82	60.88	41.47
For profit, unincorporated	56.77	152.35	171.21	151.95	90.58	135.06	95.11	107.28
Nonprofit	65.77	344.64	227.78	173.89	92.90	95.36	142.21	76.14
Unknown	143.95	173.14	216.77	225.18	421.43	273.53	149.40	221.15
Age of firm								
Less than 5 years	100.01	221.54	633.65	249.57	259.05	432.86	157.92	245.38
5-9 years	115.10	156.67	123.85	230.05	248.57	335.21	84.51	185.93
10-19 years	58.69	106.08	125.15	122.21	118.76	215.58	58.07	99.66
20 or more years	32.88	83.95	70.71	53.59	54.93	77.53	45.58	48.51
Unknown	51.25	910.74*	.	850.81	132.24	53.48	888.05	51.21
Multi/single status								
2 or more locations	36.07	441.60	189.34	74.64	76.22	45.91	98.22	37.32
1 location only	45.05	84.21	63.24	71.20	97.35	219.04	41.84	87.84
Percent full-time employees								
Less than 25%	89.72	451.51	277.37	222.32	325.55	480.29	269.71	82.08
25-49 %	121.36	277.37	241.37	306.84	162.88	143.86	173.75	118.08
50-74 %	88.27	95.99	239.07	200.44	204.03	114.59	114.18	119.66
75% or more	24.18	89.74	89.30	53.47	59.07	47.29	62.46	37.29
Union presence								
No union employees	23.93	95.35	70.90	56.68	52.26	46.95	42.63	29.06
Has union employees	82.44	765.49	535.35	259.76	175.09	61.87	157.92	82.98
Unknown	100.34	536.81	669.26	718.22	355.06	123.19	295.70	109.96
Percent low wage employees								
50% or more low wage	113.50	219.15	159.87	222.17	169.37	206.83	127.94	148.03
Less than 50% low wage	28.42	94.08	57.57	58.08	48.20	90.24	46.19	55.16
Unknown	61.43	247.00	712.63	256.49	69.73	64.98	317.56	56.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.b(2003) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,538	3,946	3,602	3,555	3,564	3,455	3,681	3,500
Industry group **								
Agric., fish., forest.	3,243	2,998	2,550	3,806	3,019	2,032	3,854	2,850
Mining and manufacturing	3,440	3,431	3,549	3,348	3,444	3,451	3,423	3,442
Construction	3,578	4,337	3,354	3,788	3,223	3,039	3,531	3,627
Utilities and transp.	3,306	4,449	4,221	3,217	3,315	3,184	3,996	3,210
Wholesale trade	3,402	3,795	3,170	3,240	3,433	3,421	3,456	3,382
Fin. svcs. and real estate	3,666	4,252	3,695	3,517	3,865	3,560	3,886	3,631
Retail trade	3,227	3,666	3,202	3,411	3,208	3,144	3,386	3,185
Professional services	3,713	3,960	3,820	3,742	3,761	3,625	3,847	3,677
Other services	3,525	3,871	3,791	3,539	3,466	3,434	3,740	3,452
Ownership								
For profit, incorporated	3,476	3,950	3,530	3,484	3,462	3,413	3,617	3,439
For profit, unincorporated	3,464	3,756	3,642	3,345	3,398	3,386	3,633	3,380
Nonprofit	3,895	4,368	4,289	4,138	3,904	3,777	4,195	3,858
Unknown	3,707	4,131	3,886	4,266	3,779	3,339	4,138	3,563
Age of firm								
Less than 5 years	3,546	3,637	3,388	3,609	3,405	3,641	3,545	3,548
5-9 years	3,428	3,479	3,480	3,545	3,087	3,637	3,513	3,352
10-19 years	3,578	4,075	3,548	3,371	3,497	3,527	3,623	3,537
20 or more years	3,609	4,110	3,679	3,610	3,630	3,509	3,771	3,567
Unknown	3,396	5,754	2,940*	3,435	3,522	3,392	3,163	3,396
Multi/single status								
2 or more locations	3,484	3,478	3,767	3,487	3,597	3,447	3,593	3,481
1 location only	3,653	3,957	3,584	3,584	3,500	3,815	3,691	3,599
Percent full-time employees								
Less than 25%	3,274	3,998	2,813	3,552	3,156	3,196	3,593	3,187
25-49 %	3,416	4,669	3,445	3,358	3,618	3,295	3,690	3,367
50-74 %	3,585	4,180	3,956	3,748	3,594	3,400	3,957	3,489
75% or more	3,543	3,893	3,580	3,544	3,566	3,477	3,650	3,515
Union presence								
No union employees	3,517	3,889	3,576	3,495	3,571	3,390	3,658	3,466
Has union employees	3,702	5,470	4,216	4,435	3,531	3,632	4,263	3,673
Unknown	3,443	5,310	3,410	3,182	3,411	3,440	3,696	3,438
Percent low wage employees								
50% or more low wage	3,446	4,032	3,479	3,551	3,374	3,303	3,705	3,360
Less than 50% low wage	3,611	3,963	3,637	3,541	3,611	3,518	3,687	3,576
Unknown	3,444	3,402	3,067	3,856	3,512	3,437	3,447	3,444

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.b(2003) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.52	69.00	68.53	55.66	35.73	16.01	52.83	15.04
Industry group **								
Agric., fish., forest.	282.22	235.51	284.96	443.83	563.98	472.78	313.49	211.70
Mining and manufacturing	51.59	161.27	195.92	130.17	91.51	76.63	150.96	44.69
Construction	118.87	170.84	266.52	321.34	138.67	107.85	168.34	201.77
Utilities and transp.	84.13	659.65	244.21	173.81	219.71	89.89	286.36	105.89
Wholesale trade	64.19	189.55	254.19	105.99	191.62	112.15	97.70	83.79
Fin. svcs. and real estate	52.83	242.27	151.49	234.17	132.46	62.27	117.87	55.51
Retail trade	30.46	224.24	201.48	128.79	172.94	53.41	107.74	31.32
Professional services	37.40	140.37	73.68	118.38	71.29	46.82	65.67	34.58
Other services	66.89	155.31	193.37	107.32	106.85	95.71	100.74	66.53
Ownership								
For profit, incorporated	24.51	94.60	73.31	79.37	39.37	18.45	57.05	17.43
For profit, unincorporated	60.64	134.21	174.94	127.54	104.33	67.37	112.20	62.68
Nonprofit	38.61	256.75	254.43	184.36	71.77	85.27	119.94	39.96
Unknown	76.82	205.38	220.13	210.11	191.35	157.04	114.95	116.78
Age of firm								
Less than 5 years	119.50	179.36	180.42	242.25	209.43	347.49	105.20	225.96
5-9 years	88.37	158.97	197.87	122.12	151.91	222.48	116.77	114.75
10-19 years	47.72	175.97	100.22	135.46	65.40	138.98	45.97	73.84
20 or more years	27.12	147.91	112.47	67.44	39.49	39.76	90.41	24.61
Unknown	40.82	1,719.40	929.71 *	864.40	225.89	40.26	889.17	41.02
Multi/single status								
2 or more locations	14.40	400.65	161.61	65.35	38.22	16.38	99.66	16.07
1 location only	42.06	70.10	81.49	82.93	73.87	169.45	58.52	68.89
Percent full-time employees								
Less than 25%	68.20	401.01	268.05	158.92	195.06	117.88	172.68	72.71
25-49 %	69.90	296.63	161.93	232.27	255.11	89.13	174.25	89.52
50-74 %	65.59	156.67	152.17	210.50	114.02	104.05	97.93	68.69
75% or more	20.67	69.96	78.15	68.45	46.97	18.73	52.47	18.70
Union presence								
No union employees	28.96	66.16	74.36	46.72	39.93	43.16	56.72	25.85
Has union employees	94.32	637.06	250.90	513.48	146.75	82.44	276.66	97.36
Unknown	49.05	1,135.69	580.94	519.12	231.93	52.03	858.57	48.76
Percent low wage employees								
50% or more low wage	33.09	164.12	210.96	150.51	79.61	106.37	88.22	44.23
Less than 50% low wage	26.66	55.61	77.97	71.25	48.37	45.85	56.56	32.89
Unknown	39.02	480.52	304.56	203.25	171.32	34.83	280.28	37.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.c(2003) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,619	3,675	3,759	3,472	4,030	3,516	3,691	3,595
Industry group **								
Agric., fish., forest.	2,923	3,192	4,977	2,518	2,804*	1,647*	3,340	2,531
Mining and manufacturing	3,707	3,484	3,348	2,955	5,211	3,370	3,213	3,831
Construction	3,715	3,951	3,646	3,335	4,604	1,044	3,808	3,459
Utilities and transp.	3,132	3,766	2,848*	4,214	2,971	2,951	3,479	3,108
Wholesale trade	3,213	3,823	3,301	3,823	3,292	2,845	3,571	3,041
Fin. svcs. and real estate	3,895	3,708	4,427	3,354	3,327	4,020	3,953	3,878
Retail trade	4,308	3,578	3,716	4,440	2,388	4,480	4,017	4,350
Professional services	3,661	3,764	4,193	3,471	4,391	3,165	3,880	3,555
Other services	2,629	3,311	3,545	3,045	3,285	2,043	3,313	2,308
Ownership								
For profit, incorporated	3,640	3,767	3,648	3,477	3,915	3,593	3,718	3,613
For profit, unincorporated	3,021	3,374	4,434	2,852	3,531	2,410	3,537	2,719
Nonprofit	4,157	3,827	4,495	4,413	4,549	3,853	3,956	4,181
Unknown	3,580	3,225	3,836	3,573	4,210	3,474	3,398	3,670
Age of firm								
Less than 5 years	3,437	3,011	4,807	2,772	3,365	2,241*	3,557	3,084
5-9 years	3,226	3,640	3,416	2,763	3,719	2,816	3,495	3,000
10-19 years	3,250	3,654	3,779	2,968	2,964	1,481*	3,687	2,431
20 or more years	3,554	3,834	3,597	3,808	4,285	3,140	3,757	3,484
Unknown	4,007	.	.	3,708*	3,195	4,010	3,708*	4,008
Multi/single status								
2 or more locations	3,615	3,901	3,717	3,484	4,188	3,537	3,817	3,608
1 location only	3,628	3,666	3,764	3,468	3,801	2,368	3,679	3,522
Percent full-time employees								
Less than 25%	3,117	2,933	3,479	3,199	3,174*	3,109	3,162	3,115
25-49 %	3,342	3,543	3,707	3,583	3,552	2,718	3,543	3,233
50-74 %	5,146	4,053	3,514	4,114	3,565	5,758	3,885	5,468
75% or more	3,400	3,652	3,791	3,385	4,176	2,999	3,685	3,277
Union presence								
No union employees	3,274	3,657	3,681	3,426	3,560	2,488	3,633	3,013
Has union employees	4,877	3,948	4,216	4,729	6,252	4,794	4,364	4,900
Unknown	3,182	4,253	10,413	3,967	6,477	3,057	5,471	3,133
Percent low wage employees								
50% or more low wage	3,023	3,482	3,319	3,259	3,330	1,662	3,363	2,691
Less than 50% low wage	3,590	3,684	3,866	3,518	4,176	2,911	3,750	3,476
Unknown	3,785	4,097	3,980	3,455	3,315	3,788	3,989	3,781

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.c(2003) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	126.90	101.95	135.87	162.03	327.99	260.50	85.85	170.37
Industry group **								
Agric., fish., forest.	239.17	339.83	1,352.86	688.73	852.03*	513.77*	353.80	666.44
Mining and manufacturing	298.96	448.65	416.36	282.46	818.94	205.89	244.79	369.02
Construction	269.49	282.61	380.58	639.14	1,115.83	283.69	301.32	502.75
Utilities and transp.	187.48	652.81	937.63*	664.23	829.94	141.97	529.51	195.51
Wholesale trade	123.69	379.64	413.17	510.86	724.00	245.97	171.56	159.60
Fin. svcs. and real estate	229.73	266.21	786.44	405.79	281.88	306.54	257.70	276.80
Retail trade	360.48	323.29	212.72	632.65	403.58	542.71	212.60	502.34
Professional services	170.31	194.99	225.40	250.63	207.72	237.86	137.87	198.27
Other services	264.60	162.98	245.61	223.72	553.14	509.63	132.75	402.60
Ownership								
For profit, incorporated	148.02	118.59	147.22	177.99	390.48	338.00	79.58	221.18
For profit, unincorporated	165.54	195.24	289.92	425.95	482.67	347.96	193.03	201.25
Nonprofit	218.49	354.08	823.54	223.55	345.35	269.16	188.77	227.29
Unknown	329.51	352.36	969.26	547.52	550.62	603.80	329.99	451.00
Age of firm								
Less than 5 years	273.34	378.45	464.59	514.17	800.50	715.96*	309.88	297.72
5-9 years	226.70	320.53	183.51	293.92	650.50	658.16	250.45	258.97
10-19 years	166.96	158.39	238.48	293.93	470.91	567.34*	117.26	341.29
20 or more years	171.40	115.13	177.74	163.52	368.03	265.66	120.44	228.84
Unknown	368.26	.	.	1,172.57*	508.39	369.04	1,172.57*	368.95
Multi/single status								
2 or more locations	213.37	607.03	612.23	161.26	402.56	262.01	326.64	221.90
1 location only	102.98	103.24	131.10	205.76	433.86	489.49	74.26	202.43
Percent full-time employees								
Less than 25%	339.35	439.56	704.76	382.56	961.48*	788.05	379.19	446.55
25-49 %	195.19	242.33	293.64	430.87	388.41	473.99	234.81	364.01
50-74 %	470.60	232.63	254.15	333.40	239.42	852.20	154.10	648.74
75% or more	126.22	127.81	164.65	176.96	394.41	158.97	96.62	159.31
Union presence								
No union employees	87.25	91.73	156.49	138.71	245.42	164.46	80.56	114.88
Has union employees	347.92	767.39	814.19	850.66	861.54	383.63	577.88	354.10
Unknown	295.83	830.69	2,781.53	964.65	1,832.25	248.08	942.67	347.63
Percent low wage employees								
50% or more low wage	146.07	286.62	155.16	242.65	347.81	302.34	152.49	213.08
Less than 50% low wage	156.33	77.47	153.41	191.40	376.16	254.97	91.02	229.57
Unknown	261.01	683.67	1,062.11	811.08	433.86	287.36	434.68	268.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2(2003) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	606	476	540	637	607	632	538	627
Industry group **								
Agric., fish., forest.	372	412 *	406 *	467 *	222 *	246 *	629	215 *
Mining and manufacturing	552	343	448	580	564	564	450	571
Construction	587	419	543	651	721	581	546	640
Utilities and transp.	584	433 *	673	520	672	572	532	592
Wholesale trade	567	469	407	584	797	514	482	608
Fin. svcs. and real estate	604	448	475	574	577	647	510	621
Retail trade	685	653	658	832	650	671	692	684
Professional services	579	421	531	615	564	618	490	606
Other services	690	584	617	686	652	751	603	723
Ownership								
For profit, incorporated	626	469	542	684	643	642	554	648
For profit, unincorporated	626	520	620	636	679	650	567	661
Nonprofit	512	400	436	395	476	583	365	532
Unknown	512	474	440	368	603	542	443	542
Age of firm								
Less than 5 years	629	484	655	752	661	673	554	718
5-9 years	609	565	528	630	687	608	551	666
10-19 years	636	470	646	683	693	649	569	698
20 or more years	591	445	475	616	574	642	517	613
Unknown	622	299 *	300 *	465 *	719	621	478	622
Multi/single status								
2 or more locations	632	500 *	490	653	626	635	579	634
1 location only	560	475	545	630	576	532	533	599
Percent full-time employees								
Less than 25%	663	412	451 *	683	731	687	533	691
25-49 %	735	720	620	767	777	731	686	748
50-74 %	680	576	734	725	726	660	634	693
75% or more	588	453	513	620	580	620	519	610
Union presence								
No union employees	628	483	552	653	620	689	544	663
Has union employees	505	278 *	278 *	347	504	529	321	516
Unknown	613	334 *	646	854	707	606	770	609
Percent low wage employees								
50% or more low wage	704	584	754	731	704	708	710	702
Less than 50% low wage	585	468	517	615	580	656	516	621
Unknown	611	318	320	734	653	613	399	616

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.64	22.75	26.31	42.40	21.30	13.25	17.52	10.93
Industry group **								
Agric., fish., forest.	91.45	127.14 *	211.94 *	193.99 *	259.83 *	219.03 *	135.43	104.01 *
Mining and manufacturing	12.91	49.14	66.59	53.46	28.89	28.97	45.57	16.20
Construction	30.44	66.96	77.29	75.64	118.48	50.90	50.77	61.44
Utilities and transp.	41.15	177.95 *	114.64	134.24	95.48	54.18	64.11	46.63
Wholesale trade	37.13	91.14	57.78	98.31	72.80	19.89	69.95	32.49
Fin. svcs. and real estate	27.38	56.24	116.41	80.65	58.88	23.92	71.98	23.70
Retail trade	25.97	78.46	53.96	61.48	57.74	47.81	49.13	28.54
Professional services	12.93	34.18	64.07	72.76	20.96	21.02	25.85	13.97
Other services	36.23	52.66	128.59	53.56	77.63	48.23	33.08	46.83
Ownership								
For profit, incorporated	14.22	32.16	26.95	46.65	31.46	16.91	18.38	14.55
For profit, unincorporated	16.94	42.19	108.55	83.05	63.42	60.34	33.76	32.99
Nonprofit	14.83	66.70	89.10	48.08	22.62	23.90	44.61	15.39
Unknown	40.43	64.39	124.27	73.27	115.19	41.51	32.97	46.52
Age of firm								
Less than 5 years	40.32	62.98	141.83	119.38	109.76	70.15	50.10	72.45
5-9 years	36.43	49.12	87.71	105.32	70.80	33.84	30.91	50.94
10-19 years	26.49	37.79	58.23	59.01	72.84	50.20	20.55	46.60
20 or more years	19.30	34.33	35.09	40.41	29.07	23.57	29.59	17.52
Unknown	17.75	95.17 *	94.87 *	156.11 *	92.34	17.72	120.24	17.74
Multi/single status								
2 or more locations	10.73	174.97 *	81.83	56.55	19.05	13.60	49.49	11.16
1 location only	21.81	24.00	25.54	41.81	47.82	62.69	17.16	38.45
Percent full-time employees								
Less than 25%	48.17	96.07	148.80 *	153.93	126.89	67.36	113.06	48.82
25-49 %	24.47	142.26	86.95	83.00	76.65	47.25	59.07	32.36
50-74 %	33.60	79.45	60.51	69.07	63.23	55.88	33.98	42.74
75% or more	13.67	28.03	34.93	44.32	25.52	11.23	24.42	11.64
Union presence								
No union employees	14.41	22.06	26.84	43.66	20.10	16.98	16.78	14.11
Has union employees	24.63	97.46 *	111.68 *	64.69	79.46	25.27	63.21	25.83
Unknown	25.56	347.50 *	160.01	159.94	112.45	23.64	171.42	24.29
Percent low wage employees								
50% or more low wage	35.42	47.22	103.21	67.35	43.50	57.63	51.03	36.27
Less than 50% low wage	17.18	22.72	33.80	44.82	29.04	20.92	20.93	17.35
Unknown	16.21	90.50	87.71	137.83	41.74	17.89	62.85	17.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.a(2003) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	612	500	613	739	573	612	603	615
Industry group **								
Agric., fish., forest.	225 *	549	214 *	270 *	97 *	209 *	483	102 *
Mining and manufacturing	596	367	494	792	580	575	526	618
Construction	657	568	536	674	928	627	594	763
Utilities and transp.	551	224 *	955	480 *	577 *	549	574	544
Wholesale trade	684	419	544	635	1,037	680	547	804
Fin. svcs. and real estate	577	519	578	840 *	395	615	698	548
Retail trade	600	494	888	604	486	622	666	580
Professional services	559	429	520	733	498	574	525	570
Other services	729	655	758	900	691	698	724	731
Ownership								
For profit, incorporated	658	509	630	811	640	645	638	666
For profit, unincorporated	590	555	736	664	544	566	618	566
Nonprofit	456	288	361	457	410	523	334	476
Unknown	471	388	648	456 *	567	406	514	438
Age of firm								
Less than 5 years	622	562	507 *	772	585 *	765	537	727
5-9 years	655	546	525	768	752	686	533	810
10-19 years	681	481	780	808	668	610	648	709
20 or more years	586	475	553	705	531	604	609	578
Unknown	612	640 *	.	489 *	499	615	605 *	612
Multi/single status								
2 or more locations	618	398 *	773	763	563	617	777	610
1 location only	604	501	594	730	586	480	586	630
Percent full-time employees								
Less than 25%	613	153 *	209 *	733 *	881	661	429 *	724
25-49 %	750	575	715	971	765 *	705	741	754
50-74 %	693	632	845	770	623	688	697	692
75% or more	592	482	579	723	546	597	586	595
Union presence								
No union employees	631	509	643	753	555	667	615	639
Has union employees	559	159 *	150 *	475	708	551	326 *	581
Unknown	529	431 *	440 *	941	263 *	528	729	517
Percent low wage employees								
50% or more low wage	745	494	1,050	849	740	614	798	721
Less than 50% low wage	593	510	558	711	534	629	577	602
Unknown	590	261 *	311 *	862 *	535	602	391	597

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.a(2003) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.99	42.03	58.33	55.69	49.65	23.10	34.49	23.70
Industry group **								
Agric., fish., forest.	98.66 *	164.13	184.66 *	90.28 *	275.54 *	95.10 *	132.35	101.94 *
Mining and manufacturing	31.06	95.24	125.03	76.55	72.25	45.11	60.06	33.20
Construction	61.12	90.53	99.97	121.50	205.15	113.72	68.89	113.46
Utilities and transp.	71.14	111.42 *	201.07	193.13 *	173.89 *	67.75	134.21	97.48
Wholesale trade	92.80	108.61	131.12	176.26	245.23	56.20	80.15	139.83
Fin. svcs. and real estate	70.46	113.48	154.46	331.66 *	83.58	43.06	208.94	52.77
Retail trade	62.94	116.84	143.94	121.38	86.70	85.09	101.04	66.42
Professional services	17.40	68.40	121.02	108.12	48.70	37.08	57.20	21.01
Other services	59.84	79.69	104.37	123.55	95.40	65.69	71.88	73.34
Ownership								
For profit, incorporated	25.31	46.58	70.87	64.44	73.79	25.75	40.92	32.51
For profit, unincorporated	28.34	53.49	150.56	105.76	71.45	68.99	46.08	43.74
Nonprofit	24.04	75.59	96.65	68.22	31.56	38.41	66.23	29.72
Unknown	48.57	83.80	181.12	532.43 *	120.57	75.66	68.87	69.54
Age of firm								
Less than 5 years	77.37	112.76	196.12 *	228.81	208.92 *	118.34	92.67	98.97
5-9 years	54.26	110.65	112.71	161.67	110.75	88.51	74.51	58.05
10-19 years	64.46	80.10	143.75	65.27	159.63	68.60	55.58	121.37
20 or more years	26.40	67.96	76.46	74.15	32.09	32.71	52.78	24.11
Unknown	27.06	202.39 *	.	153.45 *	99.42	27.09	182.06 *	27.06
Multi/single status								
2 or more locations	18.66	179.68 *	195.03	87.72	26.87	23.31	125.33	18.76
1 location only	41.25	42.26	60.44	59.92	82.44	95.37	36.39	68.30
Percent full-time employees								
Less than 25%	121.60	70.48 *	279.16 *	274.36 *	184.47	138.95	158.21 *	137.38
25-49 %	65.48	172.20	122.23	187.57	239.59 *	62.52	121.27	58.41
50-74 %	49.30	162.88	161.14	152.67	64.77	88.08	90.42	73.40
75% or more	19.85	42.45	61.32	60.24	56.35	17.46	41.17	21.02
Union presence								
No union employees	20.66	43.79	57.15	57.26	37.32	31.10	30.82	26.57
Has union employees	66.16	116.41 *	68.45 *	96.07	191.11	43.10	101.28 *	76.23
Unknown	38.97	430.13 *	165.94 *	255.37	164.79 *	36.07	166.57	38.64
Percent low wage employees								
50% or more low wage	59.66	103.68	141.24	88.85	92.51	123.31	81.49	60.92
Less than 50% low wage	26.88	40.08	69.57	67.24	52.72	35.68	37.22	32.47
Unknown	21.44	94.70 *	144.51 *	363.23 *	88.15	22.70	114.80	21.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2003) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	619	486	492	585	626	662	511	647
Industry group **								
Agric., fish., forest.	492	482 *	575 *	536 *	649 *	242 *	817	281 *
Mining and manufacturing	544	343	422	463	555	574	405	563
Construction	558	393	515	608	650	571	539	578
Utilities and transp.	627	469 *	489 *	530	697	637	451	652
Wholesale trade	526	503	291	523	702	499	427	562
Fin. svcs. and real estate	620	449	449	453	674	658	450	648
Retail trade	778	793	541	921	752	780	708	796
Professional services	601	446	540	567	601	644	487	631
Other services	684	524	512 *	595	616	806	530	737
Ownership								
For profit, incorporated	628	468	475	617	643	668	515	658
For profit, unincorporated	665	517	614	636	757	701	569	712
Nonprofit	551	508	541	359	514	621	407	569
Unknown	546	564	287 *	306	640	596	411	591
Age of firm								
Less than 5 years	672	442	895 *	787	731	635	621	724
5-9 years	602	550	480	625	684	618	538	659
10-19 years	621	495	582	589	710	689	544	690
20 or more years	600	468	410	564	594	672	474	632
Unknown	655	114 *	300 *	471 *	763	653	509	655
Multi/single status								
2 or more locations	654	629	347 *	611	652	663	520	659
1 location only	541	482	508	573	577	597	510	585
Percent full-time employees								
Less than 25%	746	660 *	417 *	805	691	821	624	779
25-49 %	754	1,022	547	668	828	748	694	764
50-74 %	713	543	672	689	775	725	605	741
75% or more	598	460	471	567	599	646	492	626
Union presence								
No union employees	637	494	492	606	651	709	518	680
Has union employees	507	283 *	434 *	268	394	557	300 *	517
Unknown	656	193 *	708	731	890	647	730	655
Percent low wage employees								
50% or more low wage	703	693	604	675	689	767	703	704
Less than 50% low wage	593	469	485	563	606	688	489	640
Unknown	636	287 *	322	700	685	638	377	641

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2003) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.88	13.11	38.81	44.17	18.82	20.91	18.77	13.71
Industry group **								
Agric., fish., forest.	126.48	172.18*	273.66*	328.97*	211.77*	269.31*	205.84	135.71*
Mining and manufacturing	13.71	72.68	112.23	50.24	28.07	32.46	53.93	19.35
Construction	32.99	102.51	102.11	68.60	110.64	67.81	75.78	70.78
Utilities and transp.	46.08	262.86*	197.94*	121.46	98.41	59.41	86.03	51.00
Wholesale trade	27.04	147.83	85.86	86.84	88.81	38.90	107.59	16.96
Fin. svcs. and real estate	32.50	61.68	132.72	73.86	95.36	30.92	61.23	32.71
Retail trade	26.83	139.82	53.80	94.94	65.13	29.28	72.98	23.47
Professional services	14.37	43.95	66.25	72.68	22.20	23.81	29.08	15.61
Other services	49.98	63.62	220.52*	29.31	88.77	79.45	49.84	59.16
Ownership								
For profit, incorporated	16.10	28.20	42.60	47.60	33.97	22.58	20.65	16.84
For profit, unincorporated	27.81	64.68	126.31	112.71	82.62	66.89	45.17	47.08
Nonprofit	14.98	93.36	121.15	40.46	29.59	30.52	66.35	15.26
Unknown	44.20	153.79	93.59*	57.31	116.32	42.43	65.65	55.62
Age of firm								
Less than 5 years	31.01	69.33	302.22*	164.97	185.88	130.07	74.75	73.28
5-9 years	61.51	35.05	132.06	167.43	52.41	33.34	46.66	92.68
10-19 years	19.40	52.33	96.50	67.07	64.17	43.91	31.25	52.73
20 or more years	22.14	32.69	38.89	41.50	34.49	29.91	27.45	21.83
Unknown	24.22	63.69*	94.87*	160.37*	109.90	24.13	145.37	24.23
Multi/single status								
2 or more locations	18.13	184.56	104.63*	65.27	25.82	21.02	56.67	17.72
1 location only	18.79	13.25	35.74	45.44	47.99	80.50	18.66	39.58
Percent full-time employees								
Less than 25%	34.31	239.48*	172.16*	206.27	105.84	65.06	137.52	54.85
25-49 %	41.68	188.17	112.55	101.45	109.45	57.21	64.59	47.71
50-74 %	35.14	122.96	104.38	100.93	92.18	37.54	53.88	39.90
75% or more	15.38	25.40	44.43	50.93	22.93	21.18	24.02	14.14
Union presence								
No union employees	14.64	11.38	39.63	47.74	19.47	24.26	19.73	14.24
Has union employees	23.44	100.69*	286.76*	54.71	49.93	25.44	127.15*	23.54
Unknown	35.88	266.94*	184.48	183.87	125.49	33.91	175.90	34.16
Percent low wage employees								
50% or more low wage	42.78	66.54	180.36	76.64	72.92	53.72	77.39	40.80
Less than 50% low wage	17.43	17.84	51.13	45.25	34.50	28.84	22.35	20.31
Unknown	22.90	114.58*	94.13	139.08	46.16	25.40	75.14	23.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2003) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	497	372	548	624	570	476	463	509
Industry group **								
Agric., fish., forest.	188*	.	.	.	.	.	120*	253*
Mining and manufacturing	487	.	.	.	.	.	404	508
Construction	523	.	.	.	.	.	412	827*
Utilities and transp.	413	.	.	.	.	.	1,065*	367
Wholesale trade	515	.	.	.	.	.	525	511
Fin. svcs. and real estate	520	.	.	.	.	.	260	597
Retail trade	507	.	.	.	.	.	685	482
Professional services	468	.	.	.	.	.	393	504
Other services	567	.	.	.	.	.	541	579
Ownership								
For profit, incorporated	515	.	.	.	.	.	497	522
For profit, unincorporated	447	.	.	.	.	.	385	484
Nonprofit	432	.	.	.	.	.	140*	467
Unknown	330*	.	.	.	.	.	333	328*
Age of firm								
Less than 5 years	416*	.	.	.	.	.	352*	604
5-9 years	479	.	.	.	.	.	734	265*
10-19 years	517	.	.	.	.	.	420	699
20 or more years	546	.	.	.	.	.	454	578
Unknown	404	.	.	.	.	.	.	404
Multi/single status								
2 or more locations	493	.	.	.	.	.	256*	501
1 location only	504	.	.	.	.	.	482	550
Percent full-time employees								
Less than 25%	610	.	.	.	.	.	516*	615
25-49 %	442	.	.	.	.	.	385*	473
50-74 %	478	.	.	.	.	.	571	454
75% or more	485	.	.	.	.	.	451	500
Union presence								
No union employees	530	.	.	.	.	.	455	584
Has union employees	373	.	.	.	.	.	423*	371
Unknown	545	.	.	.	.	.	1,046*	534
Percent low wage employees								
50% or more low wage	518	.	.	.	.	.	477	558
Less than 50% low wage	491	.	.	.	.	.	456	515
Unknown	500	.	.	.	.	.	551*	499

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2003) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.01	37.61	66.73	101.80	55.47	21.85	29.12	24.22
Industry group **								
Agric., fish., forest.	132.74 *	.	.	.	.	.	136.35 *	80.31 *
Mining and manufacturing	77.37	.	.	.	.	.	101.20	93.31
Construction	123.84	.	.	.	.	.	89.21	264.15 *
Utilities and transp.	47.43	.	.	.	.	.	371.51 *	58.98
Wholesale trade	87.03	.	.	.	.	.	129.44	150.15
Fin. svcs. and real estate	58.22	.	.	.	.	.	72.55	104.00
Retail trade	95.26	.	.	.	.	.	137.08	101.05
Professional services	36.16	.	.	.	.	.	52.40	58.10
Other services	71.83	.	.	.	.	.	100.75	117.19
Ownership								
For profit, incorporated	30.99	.	.	.	.	.	35.48	43.19
For profit, unincorporated	58.19	.	.	.	.	.	52.11	141.74
Nonprofit	67.04	.	.	.	.	.	76.62 *	67.25
Unknown	150.36 *	.	.	.	.	.	86.71	166.80 *
Age of firm								
Less than 5 years	193.85 *	.	.	.	.	.	202.67 *	157.77
5-9 years	105.29	.	.	.	.	.	118.60	247.62 *
10-19 years	77.11	.	.	.	.	.	52.35	145.09
20 or more years	34.88	.	.	.	.	.	46.04	36.47
Unknown	26.04	.	.	.	.	.	.	26.21
Multi/single status								
2 or more locations	19.03	.	.	.	.	.	121.05 *	19.23
1 location only	36.36	.	.	.	.	.	37.41	100.34
Percent full-time employees								
Less than 25%	113.25	.	.	.	.	.	180.94 *	99.34
25-49 %	101.21	.	.	.	.	.	140.36 *	138.74
50-74 %	85.69	.	.	.	.	.	96.40	117.45
75% or more	17.44	.	.	.	.	.	44.10	23.96
Union presence								
No union employees	14.33	.	.	.	.	.	25.64	34.11
Has union employees	62.70	.	.	.	.	.	157.01 *	66.41
Unknown	63.09	.	.	.	.	.	334.17 *	63.13
Percent low wage employees								
50% or more low wage	23.98	.	.	.	.	.	45.13	38.81
Less than 50% low wage	19.62	.	.	.	.	.	48.33	33.58
Unknown	24.74	.	.	.	.	.	226.36 *	24.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3(2003) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	12.4%	15.1%	18.4%	17.7%	18.4%	14.9%	18.2%
Industry group **								
Agric., fish., forest.	12.6%	13.5%	14.2% *	13.1% *	9.6% *	12.0% *	17.9%	8.2% *
Mining and manufacturing	16.3%	9.9%	13.0%	17.8%	16.5%	16.5%	13.3%	16.8%
Construction	16.8%	10.6%	16.0%	18.1%	22.9%	19.2%	15.7%	18.3%
Utilities and transp.	17.8%	10.8% *	17.8%	15.4%	20.2%	18.2%	14.4%	18.5%
Wholesale trade	16.9%	12.7%	12.4%	17.7%	23.6%	15.6%	14.1%	18.3%
Fin. svcs. and real estate	16.7%	10.7%	12.6%	16.3%	16.0%	18.3%	13.1%	17.5%
Retail trade	20.4%	18.0%	19.2%	25.0%	21.9%	19.5%	19.9%	20.5%
Professional services	15.9%	10.7%	14.1%	17.1%	15.4%	17.4%	12.9%	16.9%
Other services	20.4%	15.7%	17.2%	19.7%	20.1%	22.9%	16.7%	22.0%
Ownership								
For profit, incorporated	18.3%	12.2%	15.4%	20.0%	19.4%	18.9%	15.5%	19.1%
For profit, unincorporated	18.5%	14.1%	17.1%	19.7%	20.6%	19.9%	15.9%	20.2%
Nonprofit	13.6%	9.4%	10.9%	10.3%	12.6%	15.8%	9.2%	14.2%
Unknown	13.8%	12.2%	11.7%	8.8%	16.1%	15.8%	11.1%	15.2%
Age of firm								
Less than 5 years	18.4%	13.9%	17.9%	22.6%	20.6%	19.4%	16.0%	21.5%
5-9 years	18.3%	16.0%	15.8%	18.5%	22.9%	18.1%	16.1%	20.6%
10-19 years	18.4%	12.1%	18.5%	20.7%	21.0%	19.0%	15.9%	20.9%
20 or more years	16.8%	11.1%	13.0%	17.4%	16.4%	18.8%	13.9%	17.7%
Unknown	18.1%	6.3% *	10.2% *	13.6% *	20.9%	18.0%	15.0%	18.1%
Multi/single status								
2 or more locations	18.3%	13.9% *	13.5%	18.9%	17.9%	18.5%	16.2%	18.4%
1 location only	15.8%	12.4%	15.3%	18.1%	17.4%	14.6%	14.7%	17.5%
Percent full-time employees								
Less than 25%	21.0%	11.4%	14.6% *	20.2%	23.8%	22.2%	15.4%	22.3%
25-49 %	21.6%	17.7%	17.2%	22.7%	22.9%	22.1%	18.9%	22.4%
50-74 %	18.4%	14.6%	19.5%	19.2%	21.5%	17.6%	16.7%	19.0%
75% or more	17.0%	11.9%	14.5%	18.0%	16.8%	18.2%	14.4%	17.8%
Union presence								
No union employees	18.2%	12.7%	15.5%	19.0%	18.3%	20.6%	15.1%	19.7%
Has union employees	13.4%	5.8% *	7.2% *	8.4%	13.8%	14.2%	8.1%	13.8%
Unknown	18.4%	8.0% *	17.5%	27.1%	19.4%	18.3%	20.8%	18.3%
Percent low wage employees								
50% or more low wage	21.0%	15.3%	22.1%	20.6%	21.8%	22.5%	19.6%	21.6%
Less than 50% low wage	16.6%	12.1%	14.3%	17.9%	16.7%	19.1%	14.2%	17.9%
Unknown	17.7%	9.2%	10.1%	19.1%	19.5%	17.7%	11.5%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3(2003) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.55%	0.66%	1.15%	0.59%	0.44%	0.43%	0.33%
Industry group **								
Agric., fish., forest.	2.59%	3.14%	8.52% *	4.47% *	7.54% *	6.30% *	3.41%	3.95% *
Mining and manufacturing	0.46%	1.48%	1.76%	1.86%	0.80%	1.03%	1.12%	0.56%
Construction	1.08%	1.77%	2.08%	2.43%	3.35%	1.83%	1.26%	2.17%
Utilities and transp.	1.23%	4.16% *	3.26%	4.16%	2.13%	1.85%	1.99%	1.31%
Wholesale trade	0.99%	2.25%	1.47%	2.64%	1.81%	0.93%	2.11%	0.92%
Fin. svcs. and real estate	0.64%	1.18%	2.89%	2.29%	1.41%	0.62%	1.58%	0.52%
Retail trade	0.99%	1.55%	1.42%	1.53%	1.40%	1.72%	1.14%	1.25%
Professional services	0.33%	0.99%	1.38%	2.01%	0.62%	0.52%	0.65%	0.38%
Other services	1.07%	1.38%	3.10%	1.66%	2.49%	1.35%	0.90%	1.31%
Ownership								
For profit, incorporated	0.39%	0.84%	0.71%	1.27%	0.86%	0.55%	0.46%	0.43%
For profit, unincorporated	0.60%	1.10%	2.57%	2.53%	2.02%	2.01%	0.83%	1.19%
Nonprofit	0.45%	1.56%	1.99%	1.86%	0.59%	0.70%	1.05%	0.48%
Unknown	1.08%	1.98%	3.23%	1.65%	2.84%	1.09%	0.89%	1.26%
Age of firm								
Less than 5 years	1.18%	1.80%	3.38%	3.50%	3.75%	2.96%	1.37%	2.62%
5-9 years	1.04%	1.41%	2.98%	3.18%	2.20%	1.17%	0.77%	1.52%
10-19 years	0.73%	1.02%	1.58%	1.99%	2.27%	1.45%	0.53%	1.42%
20 or more years	0.55%	0.81%	0.83%	1.07%	0.81%	0.74%	0.64%	0.56%
Unknown	0.59%	2.01% *	3.23% *	6.42% *	3.22%	0.60%	4.08%	0.59%
Multi/single status								
2 or more locations	0.34%	5.80% *	2.37%	1.53%	0.54%	0.44%	1.27%	0.35%
1 location only	0.56%	0.58%	0.65%	1.16%	1.33%	1.55%	0.43%	0.99%
Percent full-time employees								
Less than 25%	1.56%	2.96%	5.01% *	3.41%	3.84%	2.90%	3.29%	2.02%
25-49 %	1.04%	3.80%	2.31%	3.19%	2.12%	2.04%	1.76%	1.34%
50-74 %	1.21%	1.70%	1.43%	1.47%	1.70%	2.02%	0.87%	1.49%
75% or more	0.39%	0.70%	0.88%	1.19%	0.72%	0.36%	0.63%	0.36%
Union presence								
No union employees	0.42%	0.56%	0.68%	1.19%	0.56%	0.56%	0.44%	0.44%
Has union employees	0.75%	2.05% *	3.37% *	1.60%	2.04%	0.79%	2.12%	0.80%
Unknown	0.89%	7.49% *	4.46%	4.82%	3.79%	0.84%	4.72%	0.85%
Percent low wage employees								
50% or more low wage	1.24%	1.35%	2.46%	1.64%	1.55%	2.08%	1.51%	1.32%
Less than 50% low wage	0.47%	0.57%	0.88%	1.28%	0.84%	0.78%	0.52%	0.52%
Unknown	0.51%	2.10%	2.32%	4.21%	1.20%	0.59%	1.54%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2003) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.5%	13.4%	17.7%	22.3%	18.7%	18.4%	17.2%	19.0%
Industry group **								
Agric., fish., forest.	9.1% *	18.3% *	7.2% *	9.4% *	4.7% *	8.9% *	16.6%	4.5% *
Mining and manufacturing	18.7%	10.6%	14.7%	25.0%	19.9%	17.5%	15.5%	19.8%
Construction	20.1%	16.4%	15.6%	20.5%	32.4%	20.3%	17.9%	23.9%
Utilities and transp.	16.9%	6.2% *	32.4%	14.7% *	16.3% *	17.2%	17.9%	16.7%
Wholesale trade	20.8%	12.0%	16.0%	19.2%	31.7%	22.0%	16.4%	24.8%
Fin. svcs. and real estate	17.1%	12.5%	15.4%	23.7%	12.9%	18.5%	18.1%	16.8%
Retail trade	19.5%	13.8%	23.7%	20.9%	18.4%	20.2%	19.1%	19.7%
Professional services	16.1%	11.0%	14.7%	21.6%	15.0%	16.5%	14.3%	16.8%
Other services	22.0%	17.8%	22.5%	26.0%	23.6%	20.6%	20.6%	22.7%
Ownership								
For profit, incorporated	20.3%	13.8%	18.3%	24.7%	22.1%	19.8%	18.4%	21.1%
For profit, unincorporated	17.9%	15.2%	22.1%	22.7%	18.3%	17.0%	17.9%	18.0%
Nonprofit	13.0%	6.9%	9.7%	13.4%	11.9%	15.0%	9.0%	13.7%
Unknown	12.6%	10.3%	18.2%	11.2% *	16.7%	10.9%	13.1%	12.2%
Age of firm								
Less than 5 years	19.5%	16.3%	14.9% *	25.6%	20.1% *	23.8%	16.1%	24.0%
5-9 years	20.7%	15.3%	16.7%	23.0%	28.0%	23.4%	16.4%	26.4%
10-19 years	20.6%	13.0%	23.3%	25.3%	22.2%	17.4%	18.6%	22.6%
20 or more years	17.6%	12.3%	15.4%	20.9%	17.1%	18.3%	16.8%	17.9%
Unknown	18.3%	22.2% *	.	15.2% *	16.9%	18.3%	20.3% *	18.3%
Multi/single status								
2 or more locations	18.8%	11.2% *	22.7%	22.7%	17.8%	18.7%	22.2%	18.7%
1 location only	18.0%	13.5%	17.1%	22.2%	20.0%	13.1%	16.7%	20.1%
Percent full-time employees								
Less than 25%	20.3%	4.6% *	6.3% *	22.6% *	30.7%	24.8%	12.6% *	25.9%
25-49 %	22.1%	15.5%	19.3%	28.8%	24.8%	20.4%	20.7%	22.8%
50-74 %	20.8%	17.6%	23.7%	20.5%	20.9%	21.0%	19.7%	21.2%
75% or more	17.9%	12.8%	16.9%	22.2%	17.8%	17.9%	16.7%	18.4%
Union presence								
No union employees	19.0%	13.7%	18.5%	22.8%	18.6%	19.7%	17.5%	19.9%
Has union employees	16.5%	4.1% *	4.4% *	13.9%	20.3%	16.6%	9.4%	17.2%
Unknown	17.2%	13.0% *	14.7% *	32.1%	8.5% *	17.1%	22.8%	16.8%
Percent low wage employees								
50% or more low wage	22.9%	13.4%	31.1%	23.5%	24.8%	20.2%	22.3%	23.2%
Less than 50% low wage	17.8%	13.6%	16.0%	22.0%	17.3%	18.7%	16.5%	18.7%
Unknown	17.8%	8.3% *	9.4% *	22.1% *	17.9%	18.1%	11.8%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2003) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.09%	1.41%	1.69%	1.47%	0.58%	0.88%	0.70%
Industry group **								
Agric., fish., forest.	3.60% *	5.83% *	5.40% *	3.34% *	4.97% *	3.97% *	4.68%	4.00% *
Mining and manufacturing	0.88%	2.86%	3.26%	3.32%	1.90%	1.13%	1.79%	0.79%
Construction	2.31%	2.75%	4.29%	5.49%	5.42%	3.73%	2.26%	4.16%
Utilities and transp.	2.15%	3.06% *	6.92%	5.39% *	6.20% *	2.18%	3.98%	2.90%
Wholesale trade	2.13%	2.88%	4.29%	4.88%	5.20%	1.80%	2.65%	2.89%
Fin. svcs. and real estate	1.91%	2.91%	4.23%	6.83%	2.74%	1.34%	3.86%	1.57%
Retail trade	1.75%	3.49%	2.89%	4.25%	3.13%	2.22%	2.34%	1.95%
Professional services	0.54%	1.81%	2.88%	3.09%	1.46%	1.14%	1.34%	0.71%
Other services	1.55%	1.94%	3.36%	3.82%	3.83%	1.41%	1.99%	1.91%
Ownership								
For profit, incorporated	0.70%	1.27%	1.75%	1.84%	2.20%	0.66%	1.07%	0.90%
For profit, unincorporated	0.82%	1.56%	5.61%	4.04%	2.69%	2.35%	1.55%	1.47%
Nonprofit	0.77%	1.77%	2.34%	2.69%	0.84%	0.98%	1.57%	0.88%
Unknown	1.31%	2.07%	4.54%	9.16% *	3.63%	2.72%	1.63%	2.07%
Age of firm								
Less than 5 years	2.28%	2.80%	6.46% *	5.47%	7.59% *	4.04%	2.74%	5.06%
5-9 years	1.97%	3.12%	3.47%	5.89%	3.19%	3.18%	2.39%	2.47%
10-19 years	1.74%	2.13%	3.78%	2.03%	4.42%	1.79%	1.44%	3.48%
20 or more years	0.90%	1.73%	1.85%	2.22%	1.08%	1.01%	1.44%	0.82%
Unknown	0.81%	7.03% *	.	5.11% *	3.55%	0.81%	6.14% *	0.81%
Multi/single status								
2 or more locations	0.60%	5.85% *	5.08%	2.60%	1.02%	0.58%	3.11%	0.61%
1 location only	1.15%	1.10%	1.54%	1.89%	2.41%	2.90%	0.93%	2.04%
Percent full-time employees								
Less than 25%	3.92%	2.42% *	7.45% *	6.95% *	6.22%	5.74%	4.82% *	4.50%
25-49 %	1.82%	4.32%	4.03%	5.71%	7.01%	2.56%	3.27%	1.93%
50-74 %	1.55%	4.16%	4.01%	4.04%	2.74%	2.30%	2.73%	2.06%
75% or more	0.60%	1.09%	1.34%	1.84%	1.63%	0.44%	1.04%	0.64%
Union presence								
No union employees	0.64%	1.16%	1.34%	1.80%	1.14%	0.74%	0.78%	0.85%
Has union employees	1.63%	3.09% *	1.87% *	2.83%	4.98%	1.28%	2.80%	1.93%
Unknown	1.01%	8.38% *	5.48% *	8.72%	5.49% *	0.87%	5.68%	0.97%
Percent low wage employees								
50% or more low wage	1.88%	2.73%	4.60%	2.55%	3.14%	3.30%	2.68%	2.02%
Less than 50% low wage	0.79%	1.03%	1.74%	2.17%	1.55%	0.90%	0.97%	1.07%
Unknown	0.53%	2.59% *	4.62% *	7.26% *	2.91%	0.58%	3.44%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2003) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.5%	12.3%	13.7%	16.4%	17.6%	19.2%	13.9%	18.5%
Industry group **								
Agric., fish., forest.	15.2%	16.1%	22.6% *	14.1% *	21.5% *	11.9% *	21.2%	9.9% *
Mining and manufacturing	15.8%	10.0%	11.9%	13.8%	16.1%	16.6%	11.8%	16.3%
Construction	15.6%	9.1%	15.4%	16.1%	20.2%	18.8%	15.3%	15.9%
Utilities and transp.	19.0%	10.5% *	11.6% *	16.5%	21.0%	20.0%	11.3%	20.3%
Wholesale trade	15.5%	13.3%	9.2%	16.1%	20.4%	14.6%	12.4%	16.6%
Fin. svcs. and real estate	16.9%	10.6%	12.2%	12.9%	17.4%	18.5%	11.6%	17.8%
Retail trade	24.1%	21.6%	16.9%	27.0%	23.4%	24.8%	20.9%	25.0%
Professional services	16.2%	11.3%	14.1%	15.1%	16.0%	17.8%	12.7%	17.2%
Other services	19.4%	13.5%	13.5% *	16.8%	17.8%	23.5%	14.2%	21.3%
Ownership								
For profit, incorporated	18.1%	11.8%	13.5%	17.7%	18.6%	19.6%	14.2%	19.1%
For profit, unincorporated	19.2%	13.8%	16.9%	19.0%	22.3%	20.7%	15.7%	21.1%
Nonprofit	14.1%	11.6%	12.6%	8.7%	13.2%	16.4%	9.7%	14.7%
Unknown	14.7%	13.7% *	7.4% *	7.2%	16.9%	17.9%	9.9%	16.6%
Age of firm								
Less than 5 years	19.0%	12.1%	26.4%	21.8%	21.5% *	17.5%	17.5%	20.4%
5-9 years	17.5%	15.8%	13.8%	17.6%	22.1%	17.0%	15.3%	19.7%
10-19 years	17.4%	12.1%	16.4%	17.5%	20.3%	19.5%	15.0%	19.5%
20 or more years	16.6%	11.4%	11.1%	15.6%	16.4%	19.2%	12.6%	17.7%
Unknown	19.3%	2.0% *	10.2% *	13.7% *	21.6%	19.3%	16.1%	19.3%
Multi/single status								
2 or more locations	18.8%	18.1%	9.2% *	17.5%	18.1%	19.2%	14.5%	18.9%
1 location only	14.8%	12.2%	14.2%	16.0%	16.5%	15.6%	13.8%	16.2%
Percent full-time employees								
Less than 25%	22.8%	16.5%	14.8% *	22.7%	21.9%	25.7%	17.4%	24.4%
25-49 %	22.1%	21.9%	15.9%	19.9%	22.9%	22.7%	18.8%	22.7%
50-74 %	19.9%	13.0%	17.0%	18.4%	21.6%	21.3%	15.3%	21.2%
75% or more	16.9%	11.8%	13.2%	16.0%	16.8%	18.6%	13.5%	17.8%
Union presence								
No union employees	18.1%	12.7%	13.8%	17.3%	18.2%	20.9%	14.1%	19.6%
Has union employees	13.7%	5.2% *	10.3% *	6.1%	11.2%	15.3%	7.0% *	14.1%
Unknown	19.1%	3.6% *	20.8%	23.0%	26.1%	18.8%	19.8%	19.0%
Percent low wage employees								
50% or more low wage	20.4%	17.2%	17.4%	19.0%	20.4%	23.2%	19.0%	20.9%
Less than 50% low wage	16.4%	11.8%	13.3%	15.9%	16.8%	19.6%	13.3%	17.9%
Unknown	18.5%	8.4% *	10.5% *	18.2%	19.5%	18.6%	10.9%	18.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2003) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	0.32%	0.92%	1.15%	0.52%	0.58%	0.42%	0.40%
Industry group **								
Agric., fish., forest.	3.64%	4.52%	10.99% *	5.90% *	7.36% *	7.17% *	4.76%	5.03% *
Mining and manufacturing	0.55%	1.85%	2.60%	1.37%	0.79%	1.18%	1.18%	0.71%
Construction	1.29%	2.51%	2.16%	2.48%	3.06%	2.99%	1.87%	2.40%
Utilities and transp.	1.40%	7.01% *	4.80% *	3.59%	2.37%	1.92%	2.73%	1.50%
Wholesale trade	0.61%	3.64%	2.10%	2.34%	2.12%	1.16%	2.76%	0.51%
Fin. svcs. and real estate	0.76%	1.45%	3.24%	2.03%	2.38%	0.75%	1.45%	0.75%
Retail trade	0.84%	2.84%	1.55%	2.40%	1.92%	0.95%	1.69%	0.87%
Professional services	0.38%	1.29%	1.60%	1.77%	0.67%	0.51%	0.79%	0.40%
Other services	1.47%	1.50%	4.59% *	0.73%	2.61%	2.10%	1.30%	1.72%
Ownership								
For profit, incorporated	0.47%	0.73%	1.03%	1.28%	0.98%	0.63%	0.48%	0.50%
For profit, unincorporated	0.86%	1.83%	3.21%	3.01%	2.37%	2.21%	1.04%	1.54%
Nonprofit	0.41%	2.09%	2.56%	1.21%	0.68%	0.83%	1.50%	0.49%
Unknown	1.18%	4.17% *	2.84% *	1.36%	2.80%	1.47%	1.72%	1.57%
Age of firm								
Less than 5 years	1.10%	2.16%	7.38%	4.48%	8.07% *	3.66%	2.09%	3.58%
5-9 years	1.72%	1.18%	4.13%	4.34%	1.73%	1.27%	1.32%	2.60%
10-19 years	0.50%	1.20%	2.43%	2.24%	1.85%	1.44%	0.80%	1.37%
20 or more years	0.56%	0.77%	0.90%	1.12%	0.92%	0.87%	0.52%	0.60%
Unknown	0.72%	1.33% *	3.23% *	6.22% *	3.97%	0.72%	4.79%	0.72%
Multi/single status								
2 or more locations	0.50%	5.41%	3.37% *	1.80%	0.69%	0.59%	1.44%	0.49%
1 location only	0.43%	0.31%	0.82%	1.26%	1.36%	2.24%	0.43%	0.87%
Percent full-time employees								
Less than 25%	1.13%	4.42%	4.77% *	5.21%	3.59%	2.40%	3.77%	1.84%
25-49 %	1.63%	5.03%	3.07%	3.73%	3.26%	2.50%	1.63%	1.92%
50-74 %	0.89%	2.90%	2.83%	2.03%	2.67%	1.19%	1.33%	1.16%
75% or more	0.42%	0.57%	1.08%	1.25%	0.67%	0.57%	0.59%	0.40%
Union presence								
No union employees	0.45%	0.30%	1.01%	1.31%	0.55%	0.70%	0.51%	0.46%
Has union employees	0.84%	2.18% *	6.75% *	1.22%	1.18%	0.90%	3.87% *	0.86%
Unknown	1.07%	4.97% *	5.02%	5.85%	3.25%	1.00%	4.95%	1.02%
Percent low wage employees								
50% or more low wage	1.31%	2.12%	3.43%	1.66%	2.44%	1.89%	1.78%	1.35%
Less than 50% low wage	0.48%	0.41%	1.20%	1.18%	0.96%	0.97%	0.51%	0.58%
Unknown	0.67%	2.80% *	3.23% *	4.87%	1.23%	0.75%	2.49%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.c(2003) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.7%	10.1%	14.6%	18.0%	14.1%	13.5%	12.6%	14.2%
Industry group **								
Agric., fish., forest.	6.4%*	.	.	.	.	.	3.6%*	10.0%*
Mining and manufacturing	13.1%	.	.	.	.	.	12.6%*	13.3%
Construction	14.1%	.	.	.	.	.	10.8%	23.9%*
Utilities and transp.	13.2%	.	.	.	.	.	30.6%	11.8%
Wholesale trade	16.0%	.	.	.	.	.	14.7%	16.8%
Fin. svcs. and real estate	13.4%	.	.	.	.	.	6.6%*	15.4%
Retail trade	11.8%	.	.	.	.	.	17.0%	11.1%*
Professional services	12.8%	.	.	.	.	.	10.1%	14.2%
Other services	21.6%	.	.	.	.	.	16.3%	25.1%
Ownership								
For profit, incorporated	14.2%	.	.	.	.	.	13.4%	14.4%
For profit, unincorporated	14.8%	.	.	.	.	.	10.9%	17.8%
Nonprofit	10.4%	.	.	.	.	.	3.5%*	11.2%
Unknown	9.2%*	.	.	.	.	.	9.8%	8.9%*
Age of firm								
Less than 5 years	12.1%*	.	.	.	.	.	9.9%*	19.6%*
5-9 years	14.8%	.	.	.	.	.	21.0%	8.8%*
10-19 years	15.9%	.	.	.	.	.	11.4%	28.7%
20 or more years	15.4%	.	.	.	.	.	12.1%	16.6%
Unknown	10.1%	.	.	.	.	.	.	10.1%
Multi/single status								
2 or more locations	13.6%	.	.	.	.	.	6.7%*	13.9%
1 location only	13.9%	.	.	.	.	.	13.1%	15.6%
Percent full-time employees								
Less than 25%	19.6%*	.	.	.	.	.	16.3%*	19.8%*
25-49 %	13.2%	.	.	.	.	.	10.9%*	14.6%*
50-74 %	9.3%*	.	.	.	.	.	14.7%	8.3%*
75% or more	14.3%	.	.	.	.	.	12.2%	15.2%
Union presence								
No union employees	16.2%	.	.	.	.	.	12.5%	19.4%
Has union employees	7.6%	.	.	.	.	.	9.7%	7.6%
Unknown	17.1%	.	.	.	.	.	19.1%*	17.0%
Percent low wage employees								
50% or more low wage	17.1%	.	.	.	.	.	14.2%	20.7%
Less than 50% low wage	13.7%	.	.	.	.	.	12.2%	14.8%
Unknown	13.2%	.	.	.	.	.	13.8%*	13.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.c(2003) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.71%	1.02%	1.87%	2.87%	1.97%	1.36%	0.74%	1.22%
Industry group **								
Agric., fish., forest.	3.66%*	.	.	.	.	.	4.05%*	3.30%*
Mining and manufacturing	1.98%	.	.	.	.	.	4.02%*	2.23%
Construction	2.87%	.	.	.	.	.	2.04%	9.43%*
Utilities and transp.	1.65%	.	.	.	.	.	7.86%	2.14%
Wholesale trade	2.35%	.	.	.	.	.	3.48%	3.99%
Fin. svcs. and real estate	1.67%	.	.	.	.	.	2.09%*	2.67%
Retail trade	2.75%	.	.	.	.	.	3.65%	4.03%*
Professional services	1.22%	.	.	.	.	.	1.51%	1.83%
Other services	1.72%	.	.	.	.	.	2.77%	2.99%
Ownership								
For profit, incorporated	1.12%	.	.	.	.	.	1.01%	1.87%
For profit, unincorporated	1.81%	.	.	.	.	.	1.57%	3.83%
Nonprofit	2.05%	.	.	.	.	.	1.85%*	2.14%
Unknown	3.30%*	.	.	.	.	.	2.49%	10.31%*
Age of firm								
Less than 5 years	3.92%*	.	.	.	.	.	4.09%*	6.84%*
5-9 years	2.99%	.	.	.	.	.	3.19%	8.88%*
10-19 years	2.77%	.	.	.	.	.	1.67%	7.04%
20 or more years	1.05%	.	.	.	.	.	1.33%	1.32%
Unknown	1.68%	.	.	.	.	.	.	1.70%
Multi/single status								
2 or more locations	1.03%	.	.	.	.	.	3.75%*	1.05%
1 location only	0.93%	.	.	.	.	.	0.90%	3.19%
Percent full-time employees								
Less than 25%	5.93%*	.	.	.	.	.	5.64%*	10.35%*
25-49 %	3.75%	.	.	.	.	.	4.04%*	7.12%*
50-74 %	3.27%*	.	.	.	.	.	2.55%	4.65%*
75% or more	0.60%	.	.	.	.	.	1.11%	1.12%
Union presence								
No union employees	0.72%	.	.	.	.	.	0.72%	1.58%
Has union employees	1.40%	.	.	.	.	.	2.52%	1.69%
Unknown	1.98%	.	.	.	.	.	7.78%*	2.02%
Percent low wage employees								
50% or more low wage	1.23%	.	.	.	.	.	1.77%	2.07%
Less than 50% low wage	0.74%	.	.	.	.	.	1.16%	1.81%
Unknown	1.31%	.	.	.	.	.	5.55%*	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.3%	56.1%	58.5%	55.3%	51.0%	41.5%	56.8%	45.0%
Industry group **								
Agric., fish., forest.	51.2%	51.8%	47.1%	65.1%	46.1%	34.1%	53.9%	49.6%
Mining and manufacturing	38.9%	54.8%	52.9%	48.2%	43.3%	33.7%	51.5%	37.3%
Construction	49.8%	49.6%	57.2%	48.3%	47.7%	44.7%	52.9%	46.3%
Utilities and transp.	42.2%	50.9%	60.8%	44.1%	49.7%	39.0%	50.9%	41.1%
Wholesale trade	42.8%	53.7%	57.1%	49.0%	45.1%	34.8%	54.5%	38.8%
Fin. svcs. and real estate	43.8%	57.5%	55.4%	55.0%	49.4%	39.3%	55.4%	42.1%
Retail trade	53.4%	59.0%	57.2%	55.0%	56.0%	51.5%	57.4%	52.5%
Professional services	50.3%	58.8%	63.3%	62.0%	55.0%	43.1%	60.3%	48.0%
Other services	53.8%	56.0%	59.1%	64.4%	57.7%	48.0%	60.0%	51.8%
Ownership								
For profit, incorporated	46.0%	55.3%	57.1%	53.7%	49.1%	40.9%	55.6%	43.7%
For profit, unincorporated	51.6%	59.3%	61.5%	58.3%	53.3%	43.2%	60.3%	47.6%
Nonprofit	51.3%	53.6%	69.8%	63.0%	56.0%	45.1%	61.6%	50.1%
Unknown	49.6%	57.2%	62.0%	60.6%	54.3%	41.0%	59.1%	46.4%
Age of firm								
Less than 5 years	52.2%	53.6%	57.5%	55.4%	51.8%	40.8%	54.4%	49.8%
5-9 years	52.9%	57.5%	62.5%	55.9%	48.9%	43.1%	59.2%	47.8%
10-19 years	54.9%	56.6%	60.6%	58.4%	55.7%	42.1%	58.5%	51.9%
20 or more years	48.2%	55.9%	56.8%	54.1%	50.7%	42.4%	55.7%	46.4%
Unknown	40.6%	61.8%	76.5% *	68.6%	38.2%	40.6%	62.5%	40.6%
Multi/single status								
2 or more locations	44.0%	59.1%	61.8%	57.9%	49.7%	41.5%	61.2%	43.6%
1 location only	54.7%	56.0%	58.2%	54.3%	53.3%	41.5%	56.3%	52.5%
Percent full-time employees								
Less than 25%	53.2%	51.6%	59.9%	67.4%	59.9%	49.4%	57.5%	52.4%
25-49 %	56.4%	53.6%	63.8%	66.9%	65.2%	51.1%	61.6%	55.2%
50-74 %	53.6%	57.3%	68.5%	64.5%	57.6%	48.0%	62.6%	51.5%
75% or more	46.0%	56.1%	57.2%	53.8%	49.6%	40.1%	55.9%	43.6%
Union presence								
No union employees	50.2%	57.0%	59.8%	56.7%	51.7%	43.0%	57.7%	47.5%
Has union employees	40.6%	35.2%	42.8%	41.0%	47.0%	39.4%	41.2%	40.5%
Unknown	41.1%	55.0%	46.5%	53.5%	50.0%	40.5%	54.4%	40.9%
Percent low wage employees								
50% or more low wage	61.3%	60.6%	67.3%	70.2%	61.1%	54.6%	66.0%	59.6%
Less than 50% low wage	48.7%	55.4%	57.6%	53.2%	49.7%	40.2%	55.5%	45.9%
Unknown	41.8%	57.9%	54.5%	52.8%	46.4%	41.2%	56.1%	41.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.90%	1.10%	0.82%	0.82%	0.50%	0.58%	0.35%
Industry group **								
Agric., fish., forest.	3.66%	4.53%	5.75%	6.55%	9.76%	7.95%	4.58%	6.38%
Mining and manufacturing	0.60%	2.93%	3.49%	1.42%	1.82%	0.51%	1.71%	0.74%
Construction	1.56%	1.89%	2.58%	2.47%	2.73%	3.49%	2.03%	2.02%
Utilities and transp.	1.47%	5.29%	4.08%	4.91%	2.99%	1.66%	3.61%	1.45%
Wholesale trade	0.86%	2.52%	3.31%	1.96%	2.34%	1.46%	1.55%	1.05%
Fin. svcs. and real estate	0.95%	3.23%	4.69%	1.73%	1.99%	0.67%	1.87%	1.04%
Retail trade	1.21%	1.92%	2.66%	2.71%	2.56%	1.74%	1.19%	1.57%
Professional services	0.56%	1.12%	1.28%	1.39%	1.67%	0.52%	0.79%	0.66%
Other services	1.21%	1.95%	1.89%	1.39%	2.38%	1.45%	0.93%	1.66%
Ownership								
For profit, incorporated	0.40%	0.68%	1.21%	0.92%	0.96%	0.57%	0.65%	0.44%
For profit, unincorporated	0.82%	2.10%	1.56%	1.99%	2.04%	0.75%	1.82%	0.79%
Nonprofit	0.91%	4.84%	4.41%	2.40%	1.88%	1.05%	3.44%	0.73%
Unknown	1.29%	3.05%	2.95%	4.48%	3.70%	2.20%	2.38%	1.74%
Age of firm								
Less than 5 years	1.13%	2.07%	3.15%	3.24%	3.25%	3.49%	1.41%	2.29%
5-9 years	0.79%	1.48%	3.15%	2.54%	2.10%	2.17%	0.95%	1.03%
10-19 years	0.77%	1.22%	0.90%	1.72%	2.04%	1.99%	0.85%	1.39%
20 or more years	0.39%	1.51%	1.73%	1.01%	0.86%	0.80%	0.93%	0.40%
Unknown	0.45%	18.44%	24.18% *	12.59%	3.85%	0.45%	13.99%	0.46%
Multi/single status								
2 or more locations	0.42%	6.84%	3.14%	1.67%	1.02%	0.50%	1.68%	0.44%
1 location only	0.49%	0.97%	1.04%	0.77%	1.24%	2.28%	0.52%	0.71%
Percent full-time employees								
Less than 25%	2.30%	3.09%	3.35%	3.97%	3.69%	3.56%	2.65%	3.46%
25-49 %	1.37%	4.74%	4.49%	2.39%	2.20%	1.59%	2.28%	1.50%
50-74 %	1.26%	2.06%	2.12%	2.19%	3.26%	1.75%	1.15%	1.68%
75% or more	0.30%	0.87%	1.01%	0.81%	0.94%	0.42%	0.54%	0.33%
Union presence								
No union employees	0.36%	0.81%	1.04%	0.76%	0.82%	0.53%	0.47%	0.40%
Has union employees	0.68%	5.75%	4.00%	3.38%	2.21%	0.67%	2.92%	0.59%
Unknown	1.04%	6.76%	8.83%	6.90%	2.56%	1.13%	4.73%	1.08%
Percent low wage employees								
50% or more low wage	1.54%	1.49%	1.68%	1.77%	2.09%	1.90%	1.28%	1.82%
Less than 50% low wage	0.43%	0.96%	1.16%	0.86%	0.60%	0.66%	0.64%	0.33%
Unknown	0.58%	3.84%	5.96%	3.83%	2.18%	0.55%	3.34%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2003) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.3%	66.4%	55.1%	39.4%	27.3%	11.7%	55.9%	18.6%
Industry group **								
Agric., fish., forest.	65.0%	72.6%	69.7%	61.8%	65.7%	57.3%	62.6%	66.4%
Mining and manufacturing	22.7%	65.7%	54.1%	32.2%	21.2%	14.4%	52.7%	17.3%
Construction	47.3%	72.6%	60.6%	42.2%	29.3%	15.5%	58.5%	32.8%
Utilities and transp.	27.3%	70.3%	42.2%	64.1%	26.7%	17.6% *	56.7%	22.8%
Wholesale trade	27.7%	61.3%	59.3%	37.3%	17.3% *	8.8%	55.3%	14.2%
Fin. svcs. and real estate	21.6%	61.3%	60.4%	35.8%	33.9%	7.4%	54.8%	15.5%
Retail trade	20.7%	64.8%	43.8%	26.1%	22.7%	11.1%	47.0%	14.0%
Professional services	29.7%	68.6%	56.8%	41.3%	28.1%	14.3%	59.4%	20.9%
Other services	28.1%	64.0%	52.3%	43.8%	32.2%	6.9%	55.7%	17.6%
Ownership								
For profit, incorporated	26.0%	66.9%	56.0%	37.3%	25.9%	11.0%	55.1%	17.2%
For profit, unincorporated	30.1%	63.0%	46.7%	33.9%	19.0%	11.9%	54.3%	16.0%
Nonprofit	29.7%	72.5%	57.4%	55.8%	33.9%	14.3%	65.9%	24.7%
Unknown	36.8%	66.9%	57.1%	50.4%	32.3%	19.6%	58.6%	27.3%
Age of firm								
Less than 5 years	37.3%	58.2%	47.0%	23.9%	28.2%	14.3% *	50.3%	21.8%
5-9 years	41.0%	66.5%	51.7%	47.0%	21.9%	13.7%	57.4%	24.7%
10-19 years	37.8%	65.6%	50.7%	38.8%	22.9%	10.9%	54.7%	22.0%
20 or more years	29.5%	69.0%	59.0%	39.6%	29.3%	12.6%	57.0%	21.6%
Unknown	10.8%	52.7% *	.	26.6% *	8.0% *	10.8%	22.7% *	10.8%
Multi/single status								
2 or more locations	16.3%	61.3%	57.2%	36.2%	24.1%	11.5%	48.7%	15.1%
1 location only	47.2%	66.5%	54.9%	40.6%	32.5%	22.0%	56.7%	33.4%
Percent full-time employees								
Less than 25%	18.5%	70.0%	60.8%	38.1%	29.2%	2.6% *	60.6%	9.6% *
25-49 %	22.0%	68.1%	58.9%	35.9%	23.2%	6.9%	55.5%	13.0%
50-74 %	27.5%	67.1%	45.4%	34.2%	23.3%	17.5%	55.1%	19.6%
75% or more	27.7%	66.2%	55.9%	40.2%	28.0%	11.5%	55.9%	19.0%
Union presence								
No union employees	29.0%	65.9%	54.1%	38.7%	25.6%	7.3%	55.4%	17.7%
Has union employees	28.8%	82.6%	82.0%	50.4%	40.5%	21.6%	74.2%	25.9%
Unknown	12.8%	71.8%	18.9% *	32.7% *	20.8% *	11.5%	35.7% *	12.2%
Percent low wage employees								
50% or more low wage	28.4%	64.3%	48.2%	37.9%	22.2%	9.1%	50.7%	19.4%
Less than 50% low wage	34.6%	66.7%	56.0%	40.2%	29.3%	11.0%	56.6%	23.3%
Unknown	13.9%	66.2%	57.8%	27.6%	19.6%	12.3%	60.3%	12.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	0.95%	1.45%	2.42%	2.17%	0.78%	1.04%	0.88%
Industry group **								
Agric., fish., forest.	4.27%	5.72%	12.64%	12.80%	17.36%	15.47%	4.49%	6.29%
Mining and manufacturing	1.27%	5.29%	6.06%	3.95%	1.51%	2.49%	3.86%	1.40%
Construction	2.53%	4.07%	3.50%	5.99%	7.93%	3.52%	2.40%	4.93%
Utilities and transp.	4.32%	9.08%	7.92%	10.79%	6.10%	6.35%*	6.19%	4.95%
Wholesale trade	2.58%	3.90%	5.64%	6.28%	5.27%*	2.32%	3.40%	2.06%
Fin. svcs. and real estate	1.51%	3.69%	6.05%	7.01%	4.49%	1.07%	2.89%	1.43%
Retail trade	1.39%	2.94%	3.69%	3.56%	6.30%	2.72%	2.76%	2.36%
Professional services	1.37%	1.99%	4.13%	5.11%	2.02%	1.94%	1.57%	1.49%
Other services	2.18%	2.33%	3.43%	2.88%	6.14%	1.38%	2.20%	2.82%
Ownership								
For profit, incorporated	1.00%	1.66%	1.27%	2.72%	2.98%	0.84%	1.30%	1.04%
For profit, unincorporated	1.40%	2.75%	5.97%	7.07%	3.83%	3.03%	1.94%	1.93%
Nonprofit	2.20%	3.55%	6.27%	2.75%	3.12%	3.03%	3.24%	2.47%
Unknown	3.02%	4.37%	7.10%	6.10%	8.43%	4.29%	2.52%	4.16%
Age of firm								
Less than 5 years	3.15%	5.22%	6.79%	4.65%	7.40%	4.98%*	3.59%	4.61%
5-9 years	2.49%	3.05%	6.73%	5.27%	5.54%	3.10%	2.05%	3.67%
10-19 years	2.14%	2.47%	3.07%	3.46%	4.00%	3.12%	1.76%	3.12%
20 or more years	1.52%	1.72%	1.95%	2.62%	2.35%	1.68%	1.38%	1.48%
Unknown	1.02%	16.70%*	.	11.49%*	5.52%*	1.05%	11.29%*	1.02%
Multi/single status								
2 or more locations	0.75%	8.41%	4.64%	2.29%	1.56%	0.71%	2.80%	0.76%
1 location only	1.33%	0.96%	1.42%	2.75%	4.08%	3.96%	1.06%	2.22%
Percent full-time employees								
Less than 25%	4.20%	5.95%	9.74%	6.87%	7.60%	2.62%*	4.65%	3.63%*
25-49 %	1.23%	5.76%	4.11%	5.76%	4.83%	1.97%	4.14%	1.64%
50-74 %	2.88%	2.60%	4.50%	5.84%	2.43%	4.14%	2.63%	3.07%
75% or more	0.94%	1.07%	2.12%	2.59%	2.46%	0.96%	1.34%	0.99%
Union presence								
No union employees	1.04%	0.97%	1.48%	2.55%	2.19%	0.48%	1.02%	1.05%
Has union employees	2.66%	4.12%	6.16%	7.54%	4.97%	2.49%	4.68%	2.57%
Unknown	2.20%	11.17%	17.61%*	11.95%*	8.34%*	2.38%	12.38%*	2.24%
Percent low wage employees								
50% or more low wage	2.61%	2.97%	3.10%	4.09%	5.05%	2.59%	1.76%	3.29%
Less than 50% low wage	1.08%	0.94%	1.57%	2.62%	2.40%	1.11%	1.23%	1.04%
Unknown	1.14%	8.36%	9.61%	8.03%	4.98%	1.20%	6.24%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2003) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,249	9,340	9,233	9,375	9,038	9,286	9,321	9,235
Industry group **								
Agric., fish., forest.	7,826	7,275	8,321	10,313	7,741	6,077	7,886	7,791
Mining and manufacturing	8,963	9,170	9,305	8,595	8,749	9,073	8,948	8,964
Construction	9,072	9,180	8,864	9,282	8,816	8,955	9,098	9,047
Utilities and transp.	8,760	9,525	8,185	9,400	8,261	8,766	9,230	8,711
Wholesale trade	9,074	9,692	8,841	8,702	9,183	9,097	9,101	9,068
Fin. svcs. and real estate	9,843	10,007	9,644	9,398	10,388	9,751	9,783	9,850
Retail trade	8,701	8,979	9,490	9,022	8,350	8,618	9,026	8,632
Professional services	9,743	9,632	9,629	10,308	9,396	9,801	9,847	9,722
Other services	8,936	8,985	9,083	9,856	8,252	8,967	9,162	8,872
Ownership								
For profit, incorporated	9,137	9,193	9,143	9,261	8,937	9,166	9,166	9,131
For profit, unincorporated	9,223	9,648	9,540	8,680	9,121	9,228	9,412	9,159
Nonprofit	9,913	9,514	9,811	10,964	9,312	10,125	10,363	9,869
Unknown	9,677	10,093	9,926	10,474	9,571	9,452	10,400	9,465
Age of firm								
Less than 5 years	8,948	8,420	9,140	9,536	8,836	9,215	8,786	9,128
5-9 years	9,021	9,196	8,971	9,838	7,989	9,299	9,191	8,908
10-19 years	9,234	9,314	9,277	8,857	9,487	9,141	9,241	9,228
20 or more years	9,185	9,679	9,268	9,434	9,004	9,152	9,475	9,127
Unknown	9,431	9,148	7,031 *	8,659	10,192	9,416	10,428	9,431
Multi/single status								
2 or more locations	9,266	9,539	9,305	9,400	9,151	9,283	9,477	9,262
1 location only	9,204	9,336	9,226	9,367	8,830	9,389	9,308	9,072
Percent full-time employees								
Less than 25%	7,585	8,201	8,295	9,612	9,416	6,976	8,650	7,395
25-49 %	9,507	9,226	9,253	9,399	9,006	9,689	9,270	9,559
50-74 %	9,301	9,863	9,829	10,190	8,455	9,329	9,767	9,209
75% or more	9,271	9,305	9,202	9,322	9,085	9,326	9,295	9,266
Union presence								
No union employees	9,257	9,309	9,168	9,371	8,973	9,374	9,295	9,245
Has union employees	9,299	9,865	10,030	9,448	9,274	9,248	9,751	9,265
Unknown	9,135	8,406	7,754	8,931	9,959	9,130	8,153	9,150
Percent low wage employees								
50% or more low wage	8,512	9,025	9,250	9,355	7,477	8,895	9,156	8,313
Less than 50% low wage	9,267	9,402	9,232	9,352	9,219	9,234	9,348	9,237
Unknown	9,335	8,798	9,204	10,060	9,278	9,336	9,074	9,339

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2003) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.71	128.66	178.78	138.57	176.75	56.36	122.76	58.25
Industry group **								
Agric., fish., forest.	674.88	429.67	841.13	831.16	1,683.98	1,327.70	377.65	971.64
Mining and manufacturing	75.15	577.33	344.06	230.18	159.85	100.19	216.89	74.31
Construction	153.78	316.92	312.79	325.15	440.43	367.99	172.41	243.49
Utilities and transp.	177.66	413.70	520.99	207.94	770.55	262.73	207.92	196.71
Wholesale trade	213.27	392.54	573.99	330.41	234.19	333.29	263.89	273.15
Fin. svcs. and real estate	123.71	324.38	658.59	300.53	376.89	157.03	298.39	142.22
Retail trade	188.91	308.35	318.08	496.24	322.03	318.67	177.48	220.22
Professional services	76.25	162.07	307.50	312.62	397.16	43.69	167.67	92.38
Other services	191.00	206.47	239.63	127.06	403.15	200.77	205.20	245.73
Ownership								
For profit, incorporated	52.63	171.26	185.78	183.00	157.81	58.34	120.12	61.79
For profit, unincorporated	84.24	331.24	405.51	122.69	249.78	207.32	210.04	131.79
Nonprofit	167.80	421.15	546.22	376.86	481.94	113.94	426.19	208.29
Unknown	219.72	302.83	706.82	498.79	333.35	427.93	350.49	331.67
Age of firm								
Less than 5 years	156.31	219.82	298.70	404.96	342.11	600.88	182.34	270.95
5-9 years	227.90	229.44	352.88	244.02	848.54	448.98	121.72	307.23
10-19 years	143.81	223.26	215.79	208.33	293.50	422.67	158.82	265.71
20 or more years	78.10	269.61	282.12	162.19	176.17	133.62	176.96	103.37
Unknown	65.66	2,643.46	2,223.40*	2,089.43	509.82	65.81	2,568.16	65.71
Multi/single status								
2 or more locations	53.13	669.26	471.25	185.68	216.68	54.39	301.92	54.08
1 location only	82.74	132.60	212.40	161.66	168.09	363.39	142.20	141.21
Percent full-time employees								
Less than 25%	411.63	759.77	378.93	549.51	709.80	469.23	389.02	480.98
25-49 %	191.85	354.28	377.54	621.82	780.89	282.67	319.80	262.12
50-74 %	162.35	312.11	384.75	382.02	498.08	142.97	193.83	212.57
75% or more	49.42	156.48	188.16	143.45	182.05	54.92	132.26	61.03
Union presence								
No union employees	88.10	132.18	174.50	127.57	239.78	100.02	126.16	119.91
Has union employees	74.80	385.13	1,049.29	432.19	327.47	67.45	300.82	80.05
Unknown	152.58	728.81	1,455.64	1,528.66	709.36	150.74	512.17	156.03
Percent low wage employees								
50% or more low wage	222.03	396.42	230.46	287.81	443.60	282.52	240.49	255.85
Less than 50% low wage	71.34	149.29	183.55	152.39	200.77	115.66	131.65	108.65
Unknown	61.59	760.41	874.07	458.52	321.36	66.84	573.67	64.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a(2003) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,004	9,471	8,864	9,237	8,154	9,259	9,173	8,955
Industry group **								
Agric., fish., forest.	6,790	7,399	7,654	8,868	5,203*	7,099	7,418	6,535
Mining and manufacturing	8,846	9,094	9,275	8,791	8,582	8,908	8,983	8,817
Construction	9,145	9,373	8,798	9,648	8,257	9,114	9,251	8,960
Utilities and transp.	8,921	10,151	7,607	8,492	9,155	8,906	9,493	8,825
Wholesale trade	9,311	10,114	8,526	9,013	9,571	9,408	9,053	9,443
Fin. svcs. and real estate	9,207	10,807	8,084	9,906	10,086	8,899	9,453	9,167
Retail trade	8,649	9,199	9,478	7,660	7,536	9,171	8,670	8,643
Professional services	9,166	9,552	9,237	9,488	7,954	9,564	9,410	9,112
Other services	8,856	8,985	8,765	10,467	6,686	9,788	9,200	8,738
Ownership								
For profit, incorporated	8,911	9,248	8,933	9,022	8,202	9,112	9,011	8,879
For profit, unincorporated	9,359	10,750	8,349	9,369	7,784	9,573	9,781	9,130
Nonprofit	9,149	8,334	8,403	10,356	7,941	9,713	9,569	9,109
Unknown	9,948	10,044	9,093	10,534	10,045	9,675	10,097	9,843
Age of firm								
Less than 5 years	8,656	8,679	9,302	8,475	8,133	9,375	8,826	8,373
5-9 years	8,165	9,661	8,249	9,586	6,217	8,841	9,028	7,585
10-19 years	9,040	9,271	8,731	8,053	9,514	9,486	8,928	9,141
20 or more years	9,008	9,813	8,992	9,613	8,124	9,232	9,375	8,908
Unknown	9,277	7,575*	.	8,023	8,676	9,295	8,633	9,278
Multi/single status								
2 or more locations	9,025	8,721	9,216	9,347	8,094	9,237	9,526	9,012
1 location only	8,969	9,479	8,830	9,208	8,229	9,861	9,146	8,734
Percent full-time employees								
Less than 25%	8,662	7,023	10,364	10,020	8,576	8,636	8,682	8,652
25-49 %	9,936	9,115	9,282	12,092	8,940	10,279	9,984	9,919
50-74 %	8,846	10,341	9,257	10,029	6,674	9,571	9,668	8,631
75% or more	8,994	9,430	8,797	9,103	8,329	9,203	9,102	8,963
Union presence								
No union employees	8,957	9,441	8,967	9,143	7,924	9,425	9,181	8,866
Has union employees	9,189	10,085	8,061	10,063	9,279	9,109	9,122	9,195
Unknown	8,947	9,179	8,670	8,177	8,647	8,983	8,959	8,947
Percent low wage employees								
50% or more low wage	8,201	9,970	10,043	10,111	6,229	9,161	9,844	7,636
Less than 50% low wage	9,002	9,498	8,750	9,097	8,515	9,282	9,132	8,939
Unknown	9,194	7,390	9,193	10,668	8,390	9,252	8,726	9,211

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a(2003) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	98.73	231.63	226.81	178.96	342.93	108.99	162.83	145.43
Industry group **								
Agric., fish., forest.	901.30	1,150.43	1,275.35	2,111.36	1,862.22*	1,657.63	682.99	1,241.90
Mining and manufacturing	144.19	390.98	1,109.18	496.29	193.96	304.04	235.74	215.26
Construction	331.54	419.93	376.76	622.48	878.21	582.16	337.86	743.91
Utilities and transp.	258.30	1,466.04	1,229.00	611.84	778.88	220.85	488.56	306.36
Wholesale trade	353.64	795.41	737.44	596.36	864.30	253.05	462.23	443.57
Fin. svcs. and real estate	247.65	504.64	1,535.71	562.41	1,287.76	174.95	343.53	275.76
Retail trade	201.77	634.63	655.39	350.41	442.81	333.92	299.86	239.90
Professional services	302.43	375.01	324.14	680.41	630.58	141.07	268.87	352.62
Other services	328.49	791.82	487.58	487.41	512.72	278.14	507.67	405.91
Ownership								
For profit, incorporated	96.60	145.13	247.73	143.82	294.69	105.79	151.07	132.37
For profit, unincorporated	272.66	1,017.53	392.18	449.34	383.18	274.62	484.45	266.18
Nonprofit	440.15	1,198.81	645.83	553.22	733.38	224.80	860.15	472.82
Unknown	355.92	499.05	894.30	954.47	468.49	770.16	384.73	677.22
Age of firm								
Less than 5 years	139.53	115.95	705.64	535.15	702.88	1,422.77	121.62	608.31
5-9 years	448.48	389.08	352.36	465.54	1,155.44	1,021.75	300.33	595.66
10-19 years	198.13	267.16	386.08	235.57	1,123.09	414.89	285.46	574.00
20 or more years	166.40	580.45	389.53	256.67	352.39	242.13	281.15	213.28
Unknown	118.94	2,284.08*	.	2,306.67	726.99	117.58	2,574.53	118.86
Multi/single status								
2 or more locations	151.21	1,935.86	1,022.27	332.70	448.34	107.28	394.12	155.88
1 location only	167.50	230.75	245.43	214.83	413.51	442.73	168.01	329.13
Percent full-time employees								
Less than 25%	347.41	1,244.05	577.94	704.66	1,056.74	974.47	686.11	331.88
25-49 %	320.66	1,127.53	506.17	833.14	666.34	685.09	474.69	420.31
50-74 %	373.49	513.66	890.63	576.68	849.39	371.64	414.84	473.58
75% or more	119.24	328.77	220.05	194.44	351.57	107.31	169.05	167.64
Union presence								
No union employees	129.68	242.13	277.29	171.12	395.99	92.86	167.75	187.57
Has union employees	228.05	1,180.75	1,309.14	800.56	517.60	222.98	605.28	249.16
Unknown	198.12	1,782.43	2,331.75	1,808.85	997.84	210.16	1,022.86	211.42
Percent low wage employees								
50% or more low wage	462.70	729.32	483.39	408.71	801.98	168.51	470.31	570.04
Less than 50% low wage	123.83	198.02	236.62	216.66	351.08	208.94	177.32	195.57
Unknown	105.36	885.54	1,757.12	605.53	312.50	90.71	834.19	108.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.b(2003) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,441	9,340	9,526	9,554	9,281	9,476	9,485	9,434
Industry group **								
Agric., fish., forest.	8,410	7,267	8,792	11,981	10,826	5,743	8,190	8,537
Mining and manufacturing	8,999	9,457	9,564	8,893	8,629	9,121	9,181	8,986
Construction	9,100	9,249	8,977	9,177	8,962	9,051	9,154	9,060
Utilities and transp.	9,001	9,348	9,187	9,686	8,080	9,112	9,548	8,950
Wholesale trade	9,122	9,206	8,598	8,609	9,126	9,290	8,902	9,165
Fin. svcs. and real estate	10,084	9,950	10,615	9,109	10,489	10,048	10,047	10,088
Retail trade	9,119	8,502	9,686	9,541	8,856	9,099	8,996	9,145
Professional services	9,977	9,642	9,856	10,781	9,844	9,957	10,093	9,956
Other services	9,190	9,115	9,513	9,748	9,493	8,990	9,351	9,151
Ownership								
For profit, incorporated	9,337	9,233	9,366	9,486	9,136	9,374	9,334	9,337
For profit, unincorporated	9,331	9,172	10,218	8,649	9,367	9,435	9,304	9,340
Nonprofit	10,248	10,052	10,229	11,378	9,885	10,316	10,779	10,196
Unknown	9,692	10,376	10,260	10,439	9,366	9,567	10,759	9,474
Age of firm								
Less than 5 years	9,017	8,109	8,600	10,350	9,070	9,175	8,667	9,302
5-9 years	9,571	9,134	9,246	9,984	8,986	10,177	9,329	9,729
10-19 years	9,421	9,434	9,695	9,263	9,480	9,326	9,473	9,389
20 or more years	9,388	9,713	9,592	9,495	9,215	9,403	9,660	9,341
Unknown	9,542	9,962 *	7,031 *	10,131	10,296	9,523	11,021	9,542
Multi/single status								
2 or more locations	9,453	9,411	9,626	9,441	9,401	9,464	9,434	9,454
1 location only	9,402	9,338	9,517	9,595	9,011	10,071	9,490	9,297
Percent full-time employees								
Less than 25%	8,909	9,175	7,385	9,409	10,040	8,565	8,858	8,925
25-49 %	9,476	9,496	8,625	8,070	9,224	9,678	8,770	9,576
50-74 %	9,521	9,458	10,381	10,172	9,659	9,378	9,737	9,484
75% or more	9,440	9,323	9,536	9,554	9,247	9,485	9,498	9,430
Union presence								
No union employees	9,441	9,279	9,386	9,637	9,302	9,488	9,448	9,439
Has union employees	9,309	9,829	10,980	9,052	9,165	9,294	9,890	9,271
Unknown	9,644	11,359	8,045	9,549	9,266	9,660	8,839	9,650
Percent low wage employees								
50% or more low wage	8,728	8,756	8,895	8,838	8,264	8,999	8,935	8,680
Less than 50% low wage	9,427	9,379	9,538	9,597	9,356	9,400	9,511	9,402
Unknown	9,556	9,710	11,344	9,765	9,604	9,547	10,161	9,550

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b(2003) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.59	194.42	258.59	204.60	116.72	71.38	152.46	61.78
Industry group **								
Agric., fish., forest.	732.27	616.58	1,170.69	1,082.55	2,095.87	1,572.86	524.96	934.99
Mining and manufacturing	62.27	812.81	524.71	288.05	148.61	110.81	322.62	65.59
Construction	288.92	444.71	409.94	523.91	566.80	271.70	245.25	350.10
Utilities and transp.	237.79	686.57	860.85	483.49	890.97	304.02	362.23	260.18
Wholesale trade	269.02	469.91	628.62	354.20	383.27	470.22	493.57	354.24
Fin. svcs. and real estate	159.54	409.54	707.52	395.73	220.77	216.82	358.87	182.44
Retail trade	170.49	338.26	409.17	756.66	278.65	284.61	199.89	225.18
Professional services	78.22	215.20	381.34	386.55	210.18	64.24	264.05	61.16
Other services	223.55	280.46	251.48	252.66	383.30	319.87	198.23	271.09
Ownership								
For profit, incorporated	60.89	261.56	245.26	232.29	75.75	72.99	164.87	61.78
For profit, unincorporated	126.29	262.67	574.89	281.11	284.88	173.53	189.89	158.65
Nonprofit	144.19	412.48	909.22	426.60	418.94	130.66	391.99	162.93
Unknown	307.95	501.99	858.01	767.36	358.70	468.62	616.88	372.64
Age of firm								
Less than 5 years	244.41	426.02	358.61	553.46	472.89	666.93	372.72	415.17
5-9 years	207.60	341.33	472.24	374.47	623.34	640.80	187.97	330.06
10-19 years	187.27	305.26	412.15	328.38	301.29	393.08	229.69	216.43
20 or more years	79.00	183.40	358.29	273.52	108.80	124.38	175.67	88.01
Unknown	98.08	3,023.08*	2,223.40*	2,841.15	598.88	99.76	2,955.97	98.28
Multi/single status								
2 or more locations	69.17	1,482.47	563.45	280.34	154.05	71.84	317.75	70.66
1 location only	110.84	199.06	280.29	223.96	81.46	427.10	172.48	122.00
Percent full-time employees								
Less than 25%	328.00	853.34	538.73	714.05	789.87	472.21	450.98	332.46
25-49 %	250.23	690.78	361.14	633.97	953.13	310.70	522.18	273.17
50-74 %	162.89	424.50	421.76	619.86	310.42	214.80	299.67	197.22
75% or more	60.20	222.59	280.68	235.03	122.35	73.72	166.25	64.60
Union presence								
No union employees	106.05	156.93	245.57	176.34	157.59	158.25	153.36	130.59
Has union employees	108.55	543.91	759.69	535.92	417.32	60.05	429.14	105.73
Unknown	125.28	2,114.23	1,682.90	2,133.97	688.04	124.85	1,115.89	127.18
Percent low wage employees								
50% or more low wage	193.25	327.07	353.55	254.02	301.72	316.04	239.81	196.12
Less than 50% low wage	89.90	213.13	266.71	225.68	134.77	186.63	162.12	113.69
Unknown	86.32	981.93	1,904.11	314.87	475.55	85.25	751.49	90.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2003) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,498	9,051	8,982	8,447	10,399	8,052	8,933	8,391
Industry group **								
Agric., fish., forest.	7,917	7,215	9,026	7,975	8,612*	6,903*	7,673	8,169
Mining and manufacturing	8,888	6,928	8,279	6,505	11,104	8,900	7,378	9,095
Construction	8,661	8,648	8,510	8,951	10,364	1,712	8,412	9,172
Utilities and transp.	7,552	8,811	6,051	9,502	9,437	7,398	7,472	7,559
Wholesale trade	8,412	10,180	11,440	8,409	8,340	7,945	10,316	8,028
Fin. svcs. and real estate	9,453	8,426	10,783	10,070	10,533	9,251	9,233	9,507
Retail trade	7,613	10,026	8,786	11,905	7,835	7,267	10,106	7,327
Professional services	9,696	9,752	9,529	9,404	11,867	9,150	9,651	9,710
Other services	7,711	8,451	8,363	7,826	8,836	7,296	8,269	7,509
Ownership								
For profit, incorporated	8,251	8,912	8,814	8,408	10,075	7,812	8,807	8,110
For profit, unincorporated	8,532	9,457	9,518	7,342	9,581	8,253	9,125	8,367
Nonprofit	10,783	9,824	11,141	11,443	11,695	10,373	10,451	10,815
Unknown	8,818	8,937	9,940	10,436	10,692	7,437	9,480	8,501
Age of firm								
Less than 5 years	9,200	9,102	10,295	7,906	9,411	9,790	9,123	9,430
5-9 years	7,620	8,372	10,245	8,162	12,070	5,333*	8,687	6,793
10-19 years	8,458	9,017	9,034	8,895	9,373	5,434	9,037	7,516
20 or more years	8,363	9,256	8,686	8,435	10,383	7,637	8,887	8,234
Unknown	8,810	.	.	.	13,453	8,771	.	8,810
Multi/single status								
2 or more locations	8,355	11,254	8,654	9,189	10,405	8,105	9,578	8,329
1 location only	8,832	9,007	9,029	8,261	10,390	7,096	8,881	8,757
Percent full-time employees								
Less than 25%	6,356	7,149	9,242	9,463	8,855	6,155	7,929	6,272
25-49 %	8,172	8,647	11,197	9,038	7,245	6,279	9,258	7,136
50-74 %	9,203	10,391	9,369	10,784	10,160	8,879	10,108	9,019
75% or more	8,673	8,941	8,854	8,194	10,548	8,284	8,802	8,638
Union presence								
No union employees	8,556	9,136	8,777	8,120	10,079	7,607	8,855	8,381
Has union employees	9,452	9,619	11,502	10,744	10,527	9,241	10,938	9,364
Unknown	7,367	6,013	6,441*	10,558	16,066*	7,228	6,294*	7,394
Percent low wage employees								
50% or more low wage	8,027	7,895	9,221	9,369	8,152	5,655	8,491	7,514
Less than 50% low wage	8,783	9,279	9,147	8,301	10,655	7,598	9,102	8,612
Unknown	8,278	8,606	4,577*	10,275	10,763	8,255	7,451	8,296

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2003) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	255.40	224.60	472.61	492.23	554.17	277.77	247.26	294.84
Industry group **								
Agric., fish., forest.	454.38	712.52	1,925.74	2,002.54	2,609.74 *	2,142.64 *	496.97	2,120.85
Mining and manufacturing	457.01	1,450.26	861.03	706.93	993.75	336.95	789.60	492.38
Construction	356.59	626.00	371.48	643.01	2,583.66	442.04	377.75	1,293.74
Utilities and transp.	418.24	1,443.00	1,792.80	1,506.02	2,018.08	443.77	1,027.97	515.96
Wholesale trade	552.90	1,394.36	1,790.20	1,348.56	1,422.51	1,043.77	1,315.94	680.06
Fin. svcs. and real estate	416.15	1,256.74	1,539.15	1,174.08	1,538.98	355.20	794.05	476.67
Retail trade	577.46	855.88	665.71	1,626.41	1,142.68	530.39	486.23	579.43
Professional services	374.63	319.66	886.19	849.11	756.83	490.74	388.95	452.14
Other services	488.06	610.47	698.19	777.51	1,824.23	695.44	564.53	563.45
Ownership								
For profit, incorporated	276.61	198.86	599.45	495.59	592.58	350.09	269.39	336.60
For profit, unincorporated	335.43	678.41	1,107.74	1,205.98	1,609.13	725.28	529.29	603.39
Nonprofit	557.39	1,220.40	1,760.47	1,342.02	984.95	912.41	1,037.01	601.94
Unknown	586.45	652.30	1,906.24	2,041.27	2,331.92	1,418.77	559.35	1,138.11
Age of firm								
Less than 5 years	605.08	1,025.83	998.54	1,795.38	2,095.42	2,550.58	705.35	1,226.10
5-9 years	842.08	603.29	879.93	1,414.83	2,559.69	1,634.92 *	593.47	1,625.03
10-19 years	435.17	548.14	303.68	579.94	1,420.48	1,583.53	373.68	868.89
20 or more years	420.34	457.62	806.29	506.97	566.12	552.49	374.95	535.44
Unknown	361.91	.	.	.	2,610.11	375.88	.	361.91
Multi/single status								
2 or more locations	320.55	2,003.94	1,143.58	474.37	713.95	274.19	647.94	314.17
1 location only	268.38	225.87	490.17	611.08	960.85	1,456.36	227.40	556.44
Percent full-time employees								
Less than 25%	626.79	1,761.90	1,848.14	2,080.33	1,973.94	1,634.88	1,115.98	1,003.63
25-49 %	520.26	651.11	1,866.69	800.18	1,455.20	1,191.55	515.42	952.43
50-74 %	499.76	521.77	784.59	689.61	821.34	849.23	257.51	770.50
75% or more	248.42	267.27	549.77	566.68	587.16	291.99	303.69	298.69
Union presence								
No union employees	276.76	250.96	233.93	440.42	645.04	333.21	216.69	388.88
Has union employees	431.95	1,504.34	2,347.52	1,624.84	451.60	574.07	1,157.37	458.54
Unknown	722.77	1,296.89	2,825.14 *	2,967.67	4,858.06 *	613.39	2,454.00 *	846.11
Percent low wage employees								
50% or more low wage	434.04	605.70	372.03	642.34	932.88	1,231.33	437.84	752.81
Less than 50% low wage	419.35	217.25	499.60	567.26	654.69	667.28	264.83	593.17
Unknown	318.96	1,215.49	1,877.37 *	2,076.84	1,770.74	338.01	1,209.07	319.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(2003) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,283	2,034	2,663	2,920	2,569	2,075	2,494	2,242
Industry group **								
Agric., fish., forest.	1,275	1,134	1,333 *	1,944 *	1,368 *	703 *	1,469	1,164
Mining and manufacturing	1,782	1,842	2,399	2,358	1,815	1,653	2,195	1,742
Construction	2,256	1,555	2,319	2,528	2,622	2,061	2,293	2,218
Utilities and transp.	2,017	1,490	2,715	2,556	2,185	1,915	1,781	2,041
Wholesale trade	2,160	1,522	2,504	2,499	3,152	1,730	2,202	2,149
Fin. svcs. and real estate	2,447	2,634	3,439	3,256	2,896	2,228	3,139	2,368
Retail trade	2,681	2,118	3,312	4,055	3,806	2,220	3,091	2,594
Professional services	2,509	2,618	2,843	3,409	2,805	2,247	2,790	2,454
Other services	2,472	1,594	2,355	2,915	2,642	2,515	2,111	2,574
Ownership								
For profit, incorporated	2,271	1,975	2,667	2,978	2,577	2,051	2,520	2,222
For profit, unincorporated	2,351	2,582	2,726	2,677	2,824	1,972	2,682	2,239
Nonprofit	2,350	1,536	2,498	2,568	2,449	2,321	2,114	2,373
Unknown	2,176	1,706	2,591	2,947	2,434	1,998	2,025	2,220
Age of firm								
Less than 5 years	2,499	2,682	2,703	2,833	2,456	1,782	2,612	2,373
5-9 years	2,433	2,148	2,897	2,798	2,427	2,140	2,506	2,384
10-19 years	2,715	1,736	3,061	3,390	3,237	2,034	2,576	2,820
20 or more years	2,304	1,993	2,447	2,823	2,449	2,109	2,435	2,277
Unknown	2,064	724 *	4,391 *	1,968 *	2,745	2,049	1,915	2,064
Multi/single status								
2 or more locations	2,190	3,226	3,520	3,007	2,485	2,080	3,208	2,172
1 location only	2,534	2,008	2,582	2,892	2,725	1,892	2,433	2,662
Percent full-time employees								
Less than 25%	2,652	2,036	1,807 *	2,167	3,354	2,687	1,971	2,774
25-49 %	2,622	1,841	3,111	2,868	3,120	2,526	2,525	2,643
50-74 %	2,556	2,053	2,289	3,772	3,088	2,352	2,253	2,616
75% or more	2,238	2,040	2,688	2,878	2,499	2,015	2,526	2,182
Union presence								
No union employees	2,524	2,136	2,877	3,119	2,705	2,279	2,628	2,494
Has union employees	1,604	598 *	816	1,729	1,848	1,607	1,030	1,646
Unknown	2,196	3,328	2,969	2,104	2,545	2,175	3,320	2,179
Percent low wage employees								
50% or more low wage	2,490	1,403	2,499	3,143	2,488	2,578	2,298	2,549
Less than 50% low wage	2,384	2,081	2,631	2,892	2,583	2,023	2,489	2,346
Unknown	2,115	2,534	3,559	3,192 *	2,543	2,074	3,054	2,101

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.63	101.92	107.87	112.01	59.89	44.63	75.65	35.40
Industry group **								
Agric., fish., forest.	272.38	193.61	744.25 *	1,132.85 *	528.70 *	318.33 *	374.34	335.55
Mining and manufacturing	63.90	332.44	409.98	152.24	85.47	105.94	194.37	60.85
Construction	140.29	129.89	286.83	350.90	387.76	201.89	131.57	237.89
Utilities and transp.	151.98	303.07	369.79	465.94	338.15	213.82	244.55	156.44
Wholesale trade	120.96	208.03	315.37	148.18	241.80	135.73	154.19	127.00
Fin. svcs. and real estate	63.41	264.45	616.06	387.55	198.79	61.59	278.77	76.02
Retail trade	101.57	320.11	509.25	270.87	167.03	118.44	201.51	88.38
Professional services	55.99	171.51	288.37	275.57	113.67	87.06	174.99	53.55
Other services	81.33	189.12	150.18	269.33	176.25	145.54	115.82	116.41
Ownership								
For profit, incorporated	35.06	138.77	105.46	130.54	59.17	45.85	92.33	35.40
For profit, unincorporated	119.27	251.67	278.60	177.19	276.67	198.67	186.12	170.32
Nonprofit	86.30	224.86	526.68	313.68	156.15	114.31	234.15	90.93
Unknown	133.85	362.67	776.31	338.48	367.63	183.18	384.84	135.94
Age of firm								
Less than 5 years	221.24	394.16	241.69	416.51	410.01	297.56	273.40	317.03
5-9 years	151.62	311.10	306.75	401.84	312.76	285.23	243.81	177.31
10-19 years	130.90	165.37	249.32	242.59	222.50	232.60	109.02	247.32
20 or more years	47.06	150.67	214.05	126.34	57.02	73.47	101.11	49.62
Unknown	53.24	277.70 *	1,388.56 *	718.55 *	270.30	53.02	549.88	53.26
Multi/single status								
2 or more locations	39.21	815.89	368.46	206.93	82.59	45.15	278.92	37.89
1 location only	57.57	96.70	124.05	117.36	154.80	231.86	76.92	137.28
Percent full-time employees								
Less than 25%	172.63	499.76	673.02 *	395.78	516.00	302.74	301.70	230.21
25-49 %	82.60	523.11	500.66	404.09	251.25	139.12	379.37	112.87
50-74 %	116.19	191.99	391.22	456.38	246.59	187.85	135.89	151.80
75% or more	40.59	95.33	119.35	125.80	63.52	43.56	85.88	38.15
Union presence								
No union employees	30.55	103.63	95.10	124.83	65.60	38.77	65.39	28.18
Has union employees	82.88	306.93 *	232.51	404.05	277.66	60.96	228.94	83.88
Unknown	120.17	910.88	812.73	573.30	379.21	122.99	645.51	120.16
Percent low wage employees								
50% or more low wage	102.44	231.56	141.46	186.23	214.86	215.64	148.04	147.01
Less than 50% low wage	52.55	124.87	126.58	123.15	67.32	70.39	80.76	57.35
Unknown	37.58	534.20	788.35	965.73 *	198.56	41.80	393.99	39.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(2003) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,495	2,123	2,792	3,128	2,781	2,222	2,642	2,452
Industry group **								
Agric., fish., forest.	1,113 *	1,325 *	483 *	769 *	1,541 *	863 *	835 *	1,226 *
Mining and manufacturing	2,051	2,499	3,118 *	2,503	2,088	1,755	2,741	1,910
Construction	2,818	1,667	2,678	3,433	3,426	2,278	2,819	2,815
Utilities and transp.	2,030	775 *	3,632	3,367	2,879	1,709	1,427 *	2,132
Wholesale trade	2,973	1,522 *	2,917	2,918	4,439	2,384	2,394	3,270
Fin. svcs. and real estate	2,499	2,157	2,807	3,505	3,072	2,257	2,976	2,422
Retail trade	2,918	3,315	3,459	3,384	3,825	2,267	3,344	2,779
Professional services	2,489	2,716	3,079	3,231	2,558	2,239	2,764	2,428
Other services	2,617	1,371	2,052	3,339	2,528	2,939	2,075	2,804
Ownership								
For profit, incorporated	2,570	2,201	2,925	3,234	2,986	2,209	2,759	2,511
For profit, unincorporated	2,332	2,372	2,166	2,541 *	2,483	2,247	2,483	2,250
Nonprofit	2,214	1,075 *	1,942	2,775	2,228	2,201	1,989	2,235
Unknown	2,521	1,743	1,619 *	2,698	2,857	2,911	1,844	2,995
Age of firm								
Less than 5 years	2,628	3,366	2,578	2,517	1,794 *	2,316	2,855	2,249
5-9 years	2,751	2,508	2,724	2,969	2,832	2,646	2,610	2,846
10-19 years	3,099	1,830	3,226	3,507	4,295	2,289	2,566	3,581
20 or more years	2,461	1,882	2,625	3,110	2,507	2,266	2,654	2,408
Unknown	2,128	1,495 *	.	1,121 *	1,984	2,135	2,314	2,127
Multi/single status								
2 or more locations	2,305	3,343	3,647	2,885	2,438	2,218	3,430	2,275
1 location only	2,823	2,109	2,709	3,193	3,206	2,333	2,581	3,145
Percent full-time employees								
Less than 25%	3,262	3,428	473 *	2,569 *	3,463	3,745	2,494	3,629
25-49 %	2,831	2,553 *	4,187	3,000	3,094	2,431	3,597	2,547
50-74 %	2,789	2,309	2,099 *	3,258	3,148	2,678	2,229	2,936
75% or more	2,443	2,044	2,805	3,129	2,706	2,158	2,645	2,385
Union presence								
No union employees	2,689	2,139	3,034	3,293	2,813	2,430	2,722	2,676
Has union employees	1,999	743 *	804 *	2,161	2,639	1,932	1,490	2,052
Unknown	2,134	5,578	3,097 *	2,173 *	2,514	2,049	4,511	2,041
Percent low wage employees								
50% or more low wage	2,614	1,810	2,452	3,284	2,491	2,840	2,512	2,649
Less than 50% low wage	2,626	2,207	2,718	3,115	2,917	2,188	2,643	2,618
Unknown	2,234	1,167 *	3,726	3,020	2,203	2,203	2,830	2,212

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(2003) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.06	131.96	281.14	110.23	188.81	69.63	105.59	77.99
Industry group **								
Agric., fish., forest.	393.30 *	533.39 *	589.22 *	655.42 *	985.70 *	297.61 *	508.61 *	653.18 *
Mining and manufacturing	89.00	666.92	938.08 *	299.24	151.85	92.34	431.60	86.01
Construction	219.77	296.26	486.24	495.40	909.40	257.85	274.03	320.09
Utilities and transp.	197.29	1,585.94 *	1,026.31	655.42	592.69	246.13	1,189.06 *	212.34
Wholesale trade	407.32	718.21 *	665.25	298.47	1,087.48	150.69	460.81	513.80
Fin. svcs. and real estate	177.11	511.24	818.01	492.52	818.15	133.95	453.42	152.57
Retail trade	317.42	382.08	726.34	519.44	498.61	342.95	444.97	295.45
Professional services	85.96	260.36	464.46	532.67	203.88	103.72	249.49	81.37
Other services	141.17	323.97	388.05	422.09	296.09	186.68	200.61	182.27
Ownership								
For profit, incorporated	55.16	213.27	312.52	143.08	235.02	60.94	128.47	77.47
For profit, unincorporated	144.93	332.47	458.40	774.33 *	285.99	123.55	350.61	133.21
Nonprofit	140.22	619.24 *	563.16	487.58	231.85	132.59	311.61	149.94
Unknown	187.05	379.09	563.20 *	490.11	592.99	459.86	230.71	292.84
Age of firm								
Less than 5 years	396.77	430.69	707.40	625.46	648.90 *	398.37	389.94	480.33
5-9 years	201.87	547.01	480.74	682.97	711.17	396.70	366.03	448.36
10-19 years	343.35	350.39	507.16	293.27	935.53	238.50	263.69	614.51
20 or more years	57.04	213.59	393.21	147.31	151.03	95.24	208.54	82.40
Unknown	104.82	473.79 *	.	405.58 *	389.54	102.99	692.75	104.85
Multi/single status								
2 or more locations	69.82	889.61	554.87	340.95	202.73	68.79	295.04	74.53
1 location only	75.15	130.95	334.41	158.75	269.30	241.35	117.31	167.08
Percent full-time employees								
Less than 25%	400.37	918.48	1,396.13 *	1,094.32 *	742.29	612.72	635.50	509.22
25-49 %	421.85	901.43 *	840.04	696.06	842.48	107.68	781.79	186.84
50-74 %	190.16	368.08	636.73 *	399.78	490.11	370.49	212.99	248.78
75% or more	65.99	133.50	322.72	138.80	214.53	76.60	139.62	90.76
Union presence								
No union employees	42.12	149.62	258.18	163.37	185.29	100.38	106.44	82.03
Has union employees	175.33	463.22 *	266.21 *	545.81	500.07	131.40	307.35	215.27
Unknown	126.63	1,548.16	1,050.39 *	716.09 *	529.12	114.83	923.32	109.38
Percent low wage employees								
50% or more low wage	186.41	398.28	503.13	340.47	355.10	293.58	308.66	268.99
Less than 50% low wage	97.24	167.51	339.03	149.22	238.88	114.14	123.67	141.36
Unknown	69.30	493.37 *	1,033.41	570.91	230.43	75.72	607.91	71.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2003) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,258	2,009	2,714	2,849	2,460	2,095	2,503	2,219
Industry group **								
Agric., fish., forest.	1,518	1,200	2,433 *	3,220 *	1,282 *	632 *	2,000	1,238
Mining and manufacturing	1,741	1,432	2,036	2,309	1,771	1,663	1,906	1,730
Construction	1,974	1,131	2,280	2,008	2,396	2,046	1,987	1,964
Utilities and transp.	2,203	1,937 *	2,538	2,422	2,030	2,212	1,863	2,235
Wholesale trade	2,023	1,596	2,099	2,329	2,644	1,766	2,135	2,001
Fin. svcs. and real estate	2,449	2,932	4,104	3,021	2,798	2,249	3,348	2,367
Retail trade	2,823	1,609	3,476	4,433	3,771	2,365	3,217	2,741
Professional services	2,528	2,616	2,953	3,506	2,846	2,269	2,911	2,461
Other services	2,461	1,703	2,537	2,868	2,701	2,437	2,171	2,531
Ownership								
For profit, incorporated	2,220	1,793	2,641	2,889	2,397	2,073	2,460	2,183
For profit, unincorporated	2,438	2,958	2,951	2,704	2,801	1,991	2,913	2,295
Nonprofit	2,456	1,876	2,843	2,451	2,551	2,434	2,268	2,475
Unknown	2,132	1,933 *	3,562 *	3,204	2,457	1,808	2,398 *	2,078
Age of firm								
Less than 5 years	2,478	2,436	2,665	3,223	2,780	1,705	2,535	2,432
5-9 years	2,303	1,792	2,934	2,723	2,114	2,200	2,386	2,249
10-19 years	2,533	1,694	3,021	3,141	2,792	1,970	2,651	2,460
20 or more years	2,279	2,124	2,545	2,761	2,387	2,090	2,461	2,248
Unknown	2,130	325 *	4,391 *	3,929	2,881	2,111	1,783 *	2,130
Multi/single status								
2 or more locations	2,201	3,236	3,746	3,067	2,469	2,096	3,195	2,186
1 location only	2,447	1,975	2,628	2,771	2,441	2,018	2,440	2,454
Percent full-time employees								
Less than 25%	2,243	1,963 *	1,937 *	1,698 *	3,245	2,072	1,797	2,374
25-49 %	2,606	1,415	2,902	2,884	3,045	2,580	2,201	2,663
50-74 %	2,650	2,119	2,126	4,037	2,987	2,518	2,386	2,695
75% or more	2,214	2,017	2,763	2,795	2,401	2,037	2,536	2,162
Union presence								
No union employees	2,487	2,162	2,916	3,058	2,629	2,279	2,676	2,443
Has union employees	1,518	513 *	863	1,623	1,491	1,566	767 *	1,568
Unknown	2,273	2,840 *	3,178	2,173 *	2,781	2,254	3,253	2,265
Percent low wage employees								
50% or more low wage	2,520	1,293	2,814	3,144	2,474	2,577	2,461	2,534
Less than 50% low wage	2,327	2,048	2,671	2,825	2,437	2,039	2,481	2,280
Unknown	2,132	2,680	4,174	2,939 *	2,662	2,095	3,389	2,121

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2003) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.18	138.12	186.14	143.34	66.21	63.60	121.04	45.15
Industry group **								
Agric., fish., forest.	423.97	344.68	980.89*	1,185.12*	537.25*	272.39*	546.82	357.78
Mining and manufacturing	72.04	242.60	435.45	215.73	79.76	119.74	241.12	74.20
Construction	126.79	234.59	244.44	399.68	361.00	258.03	171.99	206.10
Utilities and transp.	179.76	628.08*	577.91	575.59	342.71	229.23	321.67	180.44
Wholesale trade	81.35	349.54	594.09	173.43	287.51	163.89	150.23	106.50
Fin. svcs. and real estate	76.55	418.04	700.55	350.56	288.31	79.75	355.79	84.96
Retail trade	101.96	410.45	606.34	401.13	313.49	120.92	213.24	108.52
Professional services	76.47	276.02	210.38	327.29	133.73	106.34	252.30	75.51
Other services	124.85	245.73	345.25	306.55	214.72	210.34	160.44	178.17
Ownership								
For profit, incorporated	46.22	168.77	163.89	162.60	76.50	65.82	125.58	45.09
For profit, unincorporated	150.94	378.15	436.95	347.41	319.12	187.96	256.48	177.24
Nonprofit	86.71	396.94	700.57	344.83	177.46	116.86	379.64	91.00
Unknown	118.90	651.60*	1,118.93*	436.56	292.33	163.31	812.23*	135.55
Age of firm								
Less than 5 years	289.87	618.89	390.76	534.92	399.97	322.97	464.95	351.92
5-9 years	183.10	292.26	448.63	502.16	283.43	251.91	247.30	170.48
10-19 years	114.14	165.37	435.82	276.93	237.26	216.65	147.01	172.08
20 or more years	70.61	212.04	265.39	174.54	68.11	118.59	145.58	74.53
Unknown	75.66	239.40*	1,388.56*	1,137.18	281.40	74.70	575.79*	75.67
Multi/single status								
2 or more locations	60.79	914.47	710.68	273.50	83.48	66.44	409.17	59.45
1 location only	96.97	142.95	188.29	117.74	149.24	412.17	125.38	152.15
Percent full-time employees								
Less than 25%	175.73	599.85*	649.99*	605.60*	533.20	320.39	334.36	294.62
25-49 %	118.31	381.29	636.48	508.63	369.90	165.63	326.08	153.22
50-74 %	131.72	240.83	427.80	437.62	345.18	165.92	232.51	150.68
75% or more	45.10	160.43	207.95	152.50	69.20	63.25	143.82	42.50
Union presence								
No union employees	37.61	150.66	146.22	144.03	80.94	56.82	98.86	41.30
Has union employees	108.24	266.20*	257.43	463.90	260.34	91.05	273.96*	105.94
Unknown	143.33	1,014.52*	953.19	661.07*	483.85	142.04	797.29	139.36
Percent low wage employees								
50% or more low wage	108.60	337.65	410.88	249.87	222.69	199.87	192.09	135.86
Less than 50% low wage	60.58	158.52	168.18	143.63	75.33	100.56	117.83	58.71
Unknown	56.14	581.24	1,151.86	937.51*	223.54	56.93	679.38	59.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.c(2003) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,939	1,943	2,126	2,702	2,876	1,662	2,034	1,916
Industry group **								
Agric., fish., forest.	776	.	.	.	.	.	888 *	661 *
Mining and manufacturing	1,485	.	.	.	.	.	1,803	1,441
Construction	2,625	.	.	.	.	.	2,222	3,453
Utilities and transp.	1,191	.	.	.	.	.	1,999	1,113
Wholesale trade	1,524	.	.	.	.	.	1,895	1,449
Fin. svcs. and real estate	2,091	.	.	.	.	.	2,277 *	2,046
Retail trade	2,027	.	.	.	.	.	1,838	2,049
Professional services	2,421	.	.	.	.	.	2,234	2,480
Other services	2,132	.	.	.	.	.	1,958	2,195
Ownership								
For profit, incorporated	1,925	.	.	.	.	.	2,141	1,870
For profit, unincorporated	1,976	.	.	.	.	.	1,987	1,973
Nonprofit	2,085	.	.	.	.	.	1,310 *	2,161
Unknown	1,728	.	.	.	.	.	629 *	2,254
Age of firm								
Less than 5 years	2,328	.	.	.	.	.	2,429	2,029
5-9 years	2,274	.	.	.	.	.	3,097	1,636 *
10-19 years	2,637	.	.	.	.	.	2,206	3,339
20 or more years	2,070	.	.	.	.	.	1,726	2,154
Unknown	1,419	.	.	.	.	.	.	1,419
Multi/single status								
2 or more locations	1,855	.	.	.	.	.	2,683 *	1,837
1 location only	2,137	.	.	.	.	.	1,981	2,380
Percent full-time employees								
Less than 25%	2,772	.	.	.	.	.	1,598 *	2,834 *
25-49 %	1,971	.	.	.	.	.	1,162	2,743
50-74 %	1,717	.	.	.	.	.	1,816	1,697
75% or more	1,865	.	.	.	.	.	2,121	1,795
Union presence								
No union employees	2,281	.	.	.	.	.	2,121	2,375
Has union employees	1,315	.	.	.	.	.	1,131 *	1,326
Unknown	1,962	.	.	.	.	.	1,802 *	1,966
Percent low wage employees								
50% or more low wage	1,779	.	.	.	.	.	1,446	2,147
Less than 50% low wage	2,088	.	.	.	.	.	2,075	2,094
Unknown	1,816	.	.	.	.	.	2,878	1,792

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.c(2003) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.70	273.93	227.93	396.91	278.72	89.61	134.29	76.24
Industry group **								
Agric., fish., forest.	162.29	.	.	.	.	.	441.89 *	300.95 *
Mining and manufacturing	139.79	.	.	.	.	.	320.39	140.66
Construction	654.16	.	.	.	.	.	553.87	986.00
Utilities and transp.	211.82	.	.	.	.	.	493.23	286.47
Wholesale trade	272.30	.	.	.	.	.	372.62	321.54
Fin. svcs. and real estate	301.15	.	.	.	.	.	725.43 *	399.68
Retail trade	290.85	.	.	.	.	.	270.00	364.48
Professional services	151.25	.	.	.	.	.	370.31	198.31
Other services	355.86	.	.	.	.	.	307.58	507.03
Ownership								
For profit, incorporated	81.10	.	.	.	.	.	200.56	100.61
For profit, unincorporated	232.31	.	.	.	.	.	393.04	457.21
Nonprofit	289.58	.	.	.	.	.	543.02 *	322.85
Unknown	374.96	.	.	.	.	.	271.56 *	598.97
Age of firm								
Less than 5 years	567.35	.	.	.	.	.	686.83	398.36
5-9 years	625.12	.	.	.	.	.	628.98	1,182.15 *
10-19 years	472.94	.	.	.	.	.	307.23	716.33
20 or more years	129.66	.	.	.	.	.	221.33	176.99
Unknown	105.73	.	.	.	.	.	.	105.73
Multi/single status								
2 or more locations	85.74	.	.	.	.	.	837.17 *	85.59
1 location only	140.01	.	.	.	.	.	142.43	311.88
Percent full-time employees								
Less than 25%	634.47	.	.	.	.	.	1,050.35 *	873.23 *
25-49 %	361.09	.	.	.	.	.	328.11	485.37
50-74 %	292.90	.	.	.	.	.	363.81	369.02
75% or more	61.65	.	.	.	.	.	165.23	86.78
Union presence								
No union employees	90.72	.	.	.	.	.	163.71	115.52
Has union employees	188.56	.	.	.	.	.	658.89 *	177.69
Unknown	197.80	.	.	.	.	.	1,647.11 *	226.08
Percent low wage employees								
50% or more low wage	264.08	.	.	.	.	.	274.20	425.01
Less than 50% low wage	126.91	.	.	.	.	.	100.41	188.81
Unknown	124.09	.	.	.	.	.	807.63	116.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3(2003) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.7%	21.8%	28.8%	31.1%	28.4%	22.3%	26.8%	24.3%
Industry group **								
Agric., fish., forest.	16.3%	15.6%	16.0% *	18.8% *	17.7% *	11.6% *	18.6%	14.9% *
Mining and manufacturing	19.9%	20.1%	25.8%	27.4%	20.7%	18.2%	24.5%	19.4%
Construction	24.9%	16.9%	26.2%	27.2%	29.7%	23.0%	25.2%	24.5%
Utilities and transp.	23.0%	15.6%	33.2%	27.2%	26.5%	21.8%	19.3%	23.4%
Wholesale trade	23.8%	15.7%	28.3%	28.7%	34.3%	19.0%	24.2%	23.7%
Fin. svcs. and real estate	24.9%	26.3%	35.7%	34.6%	27.9%	22.8%	32.1%	24.0%
Retail trade	30.8%	23.6%	34.9%	45.0%	45.6%	25.8%	34.2%	30.0%
Professional services	25.8%	27.2%	29.5%	33.1%	29.9%	22.9%	28.3%	25.2%
Other services	27.7%	17.7%	25.9%	29.6%	32.0%	28.1%	23.0%	29.0%
Ownership								
For profit, incorporated	24.9%	21.5%	29.2%	32.2%	28.8%	22.4%	27.5%	24.3%
For profit, unincorporated	25.5%	26.8%	28.6%	30.8%	31.0%	21.4%	28.5%	24.4%
Nonprofit	23.7%	16.1%	25.5%	23.4%	26.3%	22.9%	20.4%	24.0%
Unknown	22.5%	16.9%	26.1%	28.1%	25.4%	21.1%	19.5%	23.5%
Age of firm								
Less than 5 years	27.9%	31.9%	29.6%	29.7%	27.8%	19.3%	29.7%	26.0%
5-9 years	27.0%	23.4%	32.3%	28.4%	30.4%	23.0%	27.3%	26.8%
10-19 years	29.4%	18.6%	33.0%	38.3%	34.1%	22.3%	27.9%	30.6%
20 or more years	25.1%	20.6%	26.4%	29.9%	27.2%	23.0%	25.7%	24.9%
Unknown	21.9%	7.9% *	62.5% *	22.7% *	26.9%	21.8%	18.4% *	21.9%
Multi/single status								
2 or more locations	23.6%	33.8%	37.8%	32.0%	27.2%	22.4%	33.9%	23.5%
1 location only	27.5%	21.5%	28.0%	30.9%	30.9%	20.2%	26.1%	29.3%
Percent full-time employees								
Less than 25%	35.0%	24.8%	21.8% *	22.5%	35.6%	38.5%	22.8%	37.5%
25-49 %	27.6%	20.0% *	33.6%	30.5%	34.6%	26.1%	27.2%	27.6%
50-74 %	27.5%	20.8%	23.3%	37.0%	36.5%	25.2%	23.1%	28.4%
75% or more	24.1%	21.9%	29.2%	30.9%	27.5%	21.6%	27.2%	23.5%
Union presence								
No union employees	27.3%	23.0%	31.4%	33.3%	30.1%	24.3%	28.3%	27.0%
Has union employees	17.2%	6.1% *	8.1%	18.3%	19.9%	17.4%	10.6%	17.8%
Unknown	24.0%	39.6%	38.3%	23.6% *	25.6%	23.8%	40.7%	23.8%
Percent low wage employees								
50% or more low wage	29.2%	15.5%	27.0%	33.6%	33.3%	29.0%	25.1%	30.7%
Less than 50% low wage	25.7%	22.1%	28.5%	30.9%	28.0%	21.9%	26.6%	25.4%
Unknown	22.7%	28.8%	38.7%	31.7%	27.4%	22.2%	33.7%	22.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3(2003) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.16%	0.98%	1.12%	0.62%	0.49%	0.85%	0.36%
Industry group **								
Agric., fish., forest.	2.59%	2.50%	8.49% *	9.21% *	6.73% *	7.34% *	4.16%	7.02% *
Mining and manufacturing	0.71%	3.15%	4.56%	1.83%	0.81%	1.16%	2.10%	0.70%
Construction	1.50%	1.84%	3.16%	3.25%	3.53%	2.71%	1.40%	2.58%
Utilities and transp.	1.74%	3.31%	4.93%	5.47%	6.19%	2.36%	2.64%	1.73%
Wholesale trade	1.14%	2.42%	3.12%	1.72%	2.59%	0.93%	1.59%	1.21%
Fin. svcs. and real estate	0.66%	2.42%	4.83%	3.98%	1.59%	0.88%	2.91%	0.83%
Retail trade	1.31%	3.72%	4.11%	3.09%	2.24%	1.52%	2.33%	1.31%
Professional services	0.51%	1.77%	3.16%	2.45%	1.32%	0.86%	1.71%	0.51%
Other services	0.83%	2.03%	1.75%	2.77%	2.37%	1.23%	1.38%	1.15%
Ownership								
For profit, incorporated	0.37%	1.67%	0.85%	1.28%	0.69%	0.53%	1.06%	0.36%
For profit, unincorporated	1.22%	2.39%	3.25%	2.10%	3.18%	1.83%	2.06%	1.68%
Nonprofit	0.78%	2.18%	5.24%	2.94%	1.67%	1.10%	2.48%	0.88%
Unknown	1.39%	3.56%	5.95%	3.70%	4.09%	1.98%	3.21%	1.83%
Age of firm								
Less than 5 years	2.41%	4.15%	2.73%	3.99%	4.96%	3.56%	2.92%	4.01%
5-9 years	1.97%	3.40%	3.03%	4.28%	3.39%	2.40%	2.67%	2.47%
10-19 years	1.30%	2.08%	2.64%	2.50%	1.78%	2.21%	1.39%	2.18%
20 or more years	0.60%	1.59%	1.84%	1.13%	0.68%	1.10%	0.94%	0.72%
Unknown	0.54%	5.10% *	19.75% *	7.46% *	1.71%	0.55%	7.42% *	0.54%
Multi/single status								
2 or more locations	0.43%	8.68%	3.32%	2.26%	0.81%	0.50%	2.83%	0.42%
1 location only	0.63%	1.10%	1.16%	1.20%	1.69%	2.52%	0.82%	1.45%
Percent full-time employees								
Less than 25%	2.58%	5.62%	7.95% *	4.78%	7.51%	3.82%	3.28%	2.81%
25-49 %	1.14%	6.11% *	5.07%	4.32%	4.29%	1.83%	4.38%	1.37%
50-74 %	1.16%	2.15%	4.48%	4.26%	3.05%	1.92%	1.54%	1.59%
75% or more	0.35%	1.10%	1.04%	1.20%	0.71%	0.38%	0.98%	0.33%
Union presence								
No union employees	0.31%	1.18%	1.00%	1.18%	0.75%	0.37%	0.75%	0.32%
Has union employees	0.92%	3.77% *	2.11%	4.16%	2.63%	0.72%	2.40%	0.92%
Unknown	1.47%	9.95%	8.01%	7.90% *	3.57%	1.53%	6.96%	1.49%
Percent low wage employees								
50% or more low wage	1.11%	2.65%	1.39%	2.27%	4.33%	1.99%	1.75%	1.71%
Less than 50% low wage	0.47%	1.40%	1.19%	1.19%	0.62%	0.77%	0.91%	0.50%
Unknown	0.44%	5.35%	7.46%	7.37%	1.76%	0.50%	4.10%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2003) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.7%	22.4%	31.5%	33.9%	34.1%	24.0%	28.8%	27.4%
Industry group **								
Agric., fish., forest.	16.4% *	17.9% *	6.3% *	8.7% *	29.6% *	12.2% *	11.3% *	18.8% *
Mining and manufacturing	23.2%	27.5%	33.6%	28.5%	24.3%	19.7%	30.5%	21.7%
Construction	30.8%	17.8%	30.4%	35.6%	41.5%	25.0%	30.5%	31.4%
Utilities and transp.	22.8%	7.6% *	47.7%	39.6%	31.5%	19.2%	15.0% *	24.2%
Wholesale trade	31.9%	15.0% *	34.2%	32.4%	46.4%	25.3%	26.4%	34.6%
Fin. svcs. and real estate	27.1%	20.0%	34.7%	35.4%	30.5%	25.4%	31.5%	26.4%
Retail trade	33.7%	36.0%	36.5%	44.2%	50.8%	24.7%	38.6%	32.2%
Professional services	27.2%	28.4%	33.3%	34.1%	32.2%	23.4%	29.4%	26.6%
Other services	29.5%	15.3%	23.4%	31.9%	37.8%	30.0%	22.6%	32.1%
Ownership								
For profit, incorporated	28.8%	23.8%	32.7%	35.8%	36.4%	24.2%	30.6%	28.3%
For profit, unincorporated	24.9%	22.1%	25.9%	27.1%	31.9%	23.5%	25.4%	24.6%
Nonprofit	24.2%	12.9% *	23.1%	26.8%	28.1%	22.7%	20.8%	24.5%
Unknown	25.3%	17.4%	17.8% *	25.6%	28.4%	30.1%	18.3%	30.4%
Age of firm								
Less than 5 years	30.4%	38.8%	27.7% *	29.7%	22.1% *	24.7%	32.3%	26.9%
5-9 years	33.7%	26.0%	33.0%	31.0%	45.6%	29.9%	28.9%	37.5%
10-19 years	34.3%	19.7%	37.0%	43.5%	45.1%	24.1%	28.7%	39.2%
20 or more years	27.3%	19.2%	29.2%	32.3%	30.9%	24.5%	28.3%	27.0%
Unknown	22.9%	19.7% *	.	14.0% *	22.9%	23.0%	26.8%	22.9%
Multi/single status								
2 or more locations	25.5%	38.3%	39.6%	30.9%	30.1%	24.0%	36.0%	25.2%
1 location only	31.5%	22.3%	30.7%	34.7%	39.0%	23.7%	28.2%	36.0%
Percent full-time employees								
Less than 25%	37.7%	48.8%	4.6% *	25.6% *	40.4%	43.4%	28.7%	41.9%
25-49 %	28.5%	28.0% *	45.1%	24.8%	34.6%	23.6%	36.0%	25.7%
50-74 %	31.5%	22.3%	22.7%	32.5%	47.2%	28.0%	23.1%	34.0%
75% or more	27.2%	21.7%	31.9%	34.4%	32.5%	23.5%	29.1%	26.6%
Union presence								
No union employees	30.0%	22.7%	33.8%	36.0%	35.5%	25.8%	29.6%	30.2%
Has union employees	21.8%	7.4% *	10.0%	21.5%	28.4%	21.2%	16.3%	22.3%
Unknown	23.8%	60.8%	35.7%	26.6% *	29.1%	22.8%	50.4%	22.8%
Percent low wage employees								
50% or more low wage	31.9%	18.2%	24.4%	32.5%	40.0%	31.0%	25.5%	34.7%
Less than 50% low wage	29.2%	23.2%	31.1%	34.2%	34.3%	23.6%	28.9%	29.3%
Unknown	24.3%	15.8% *	40.5%	28.3%	26.3%	23.8%	32.4%	24.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2003) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	1.21%	2.77%	1.14%	1.46%	0.61%	1.10%	0.69%
Industry group **								
Agric., fish., forest.	6.50% *	7.26% *	8.03% *	9.00% *	9.41% *	9.88% *	6.87% *	11.18% *
Mining and manufacturing	0.92%	6.56%	8.33%	2.80%	1.44%	0.87%	4.33%	0.62%
Construction	2.65%	3.70%	5.39%	6.79%	5.14%	3.94%	3.13%	3.80%
Utilities and transp.	1.97%	10.03% *	9.48%	8.25%	6.59%	2.57%	10.71% *	1.97%
Wholesale trade	3.12%	10.78% *	6.34%	3.88%	7.23%	1.57%	3.90%	3.64%
Fin. svcs. and real estate	1.63%	5.23%	9.66%	5.80%	3.05%	1.51%	5.43%	1.14%
Retail trade	3.54%	4.94%	7.79%	5.31%	7.18%	3.13%	4.45%	3.23%
Professional services	0.86%	3.05%	4.68%	4.65%	1.96%	1.10%	2.61%	0.63%
Other services	2.01%	3.47%	4.59%	4.53%	5.86%	1.55%	2.64%	2.74%
Ownership								
For profit, incorporated	0.55%	2.38%	2.99%	1.45%	1.88%	0.58%	1.34%	0.69%
For profit, unincorporated	1.39%	3.95%	5.51%	7.87%	3.47%	1.15%	4.17%	1.32%
Nonprofit	1.04%	4.40% *	6.01%	4.32%	2.22%	1.16%	2.66%	1.21%
Unknown	2.23%	4.06%	6.19% *	4.79%	6.64%	6.36%	2.47%	4.45%
Age of firm								
Less than 5 years	4.52%	4.75%	8.66% *	6.78%	6.85% *	4.49%	4.55%	4.68%
5-9 years	3.08%	5.30%	5.85%	6.40%	7.53%	4.04%	4.12%	4.98%
10-19 years	3.19%	4.03%	5.44%	3.33%	5.21%	2.51%	2.94%	4.25%
20 or more years	0.54%	2.30%	3.65%	1.70%	1.77%	0.79%	2.05%	0.78%
Unknown	0.89%	6.24% *	.	4.41% *	4.30%	0.88%	8.01%	0.89%
Multi/single status								
2 or more locations	0.60%	10.06%	5.55%	3.76%	2.12%	0.64%	3.38%	0.63%
1 location only	0.77%	1.18%	3.26%	1.60%	2.24%	2.60%	1.21%	1.14%
Percent full-time employees								
Less than 25%	4.55%	11.80%	13.73% *	10.58% *	10.10%	7.09%	7.37%	7.25%
25-49 %	5.09%	10.81% *	8.06%	5.84%	6.84%	3.72%	7.63%	2.66%
50-74 %	2.35%	3.41%	6.77%	4.24%	6.32%	3.06%	2.52%	2.89%
75% or more	0.50%	1.17%	3.18%	1.40%	2.11%	0.67%	1.46%	0.71%
Union presence								
No union employees	0.52%	1.52%	2.59%	1.67%	1.30%	0.93%	1.12%	0.87%
Has union employees	1.44%	4.00% *	2.81%	5.99%	4.40%	1.25%	3.44%	1.79%
Unknown	1.39%	16.83%	10.38%	8.04% *	6.00%	1.23%	10.14%	1.15%
Percent low wage employees								
50% or more low wage	2.65%	4.43%	6.12%	3.95%	6.09%	3.25%	3.71%	3.82%
Less than 50% low wage	0.91%	1.53%	3.38%	1.58%	2.29%	1.15%	1.22%	1.30%
Unknown	0.76%	6.97% *	10.72%	6.42%	2.84%	0.81%	6.52%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2003) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.9%	21.5%	28.5%	29.8%	26.5%	22.1%	26.4%	23.5%
Industry group **								
Agric., fish., forest.	18.1%	16.5%	27.7% *	26.9% *	11.8% *	11.0%	24.4%	14.5%
Mining and manufacturing	19.4%	15.1%	21.3%	26.0%	20.5%	18.2%	20.8%	19.2%
Construction	21.7%	12.2%	25.4%	21.9%	26.7%	22.6%	21.7%	21.7%
Utilities and transp.	24.5%	20.7%	27.6%	25.0% *	25.1%	24.3%	19.5%	25.0%
Wholesale trade	22.2%	17.3%	24.4%	27.0%	29.0%	19.0%	24.0%	21.8%
Fin. svcs. and real estate	24.3%	29.5%	38.7%	33.2%	26.7%	22.4%	33.3%	23.5%
Retail trade	31.0%	18.9%	35.9%	46.5%	42.6%	26.0%	35.8%	30.0%
Professional services	25.3%	27.1%	30.0%	32.5%	28.9%	22.8%	28.8%	24.7%
Other services	26.8%	18.7%	26.7%	29.4%	28.4%	27.1%	23.2%	27.7%
Ownership								
For profit, incorporated	23.8%	19.4%	28.2%	30.5%	26.2%	22.1%	26.4%	23.4%
For profit, unincorporated	26.1%	32.3%	28.9%	31.3%	29.9%	21.1%	31.3%	24.6%
Nonprofit	24.0%	18.7%	27.8%	21.5%	25.8%	23.6%	21.0%	24.3%
Unknown	22.0%	18.6%	34.7%	30.7%	26.2%	18.9%	22.3%	21.9%
Age of firm								
Less than 5 years	27.5%	30.0%	31.0%	31.1%	30.6%	18.6%	29.3%	26.1%
5-9 years	24.1%	19.6%	31.7%	27.3%	23.5%	21.6%	25.6%	23.1%
10-19 years	26.9%	18.0%	31.2%	33.9%	29.5%	21.1%	28.0%	26.2%
20 or more years	24.3%	21.9%	26.5%	29.1%	25.9%	22.2%	25.5%	24.1%
Unknown	22.3%	3.3% *	62.5% *	38.8%	28.0%	22.2%	16.2% *	22.3%
Multi/single status								
2 or more locations	23.3%	34.4%	38.9%	32.5%	26.3%	22.1%	33.9%	23.1%
1 location only	26.0%	21.1%	27.6%	28.9%	27.1%	20.0%	25.7%	26.4%
Percent full-time employees								
Less than 25%	25.2%	21.4% *	26.2%	18.0% *	32.3%	24.2%	20.3%	26.6%
25-49 %	27.5%	14.9%	33.6%	35.7%	33.0%	26.7%	25.1%	27.8%
50-74 %	27.8%	22.4%	20.5%	39.7%	30.9%	26.8%	24.5%	28.4%
75% or more	23.5%	21.6%	29.0%	29.3%	26.0%	21.5%	26.7%	22.9%
Union presence								
No union employees	26.3%	23.3%	31.1%	31.7%	28.3%	24.0%	28.3%	25.9%
Has union employees	16.3%	5.2% *	7.9%	17.9%	16.3%	16.8%	7.8% *	16.9%
Unknown	23.6%	25.0% *	39.5%	22.8% *	30.0%	23.3%	36.8%	23.5%
Percent low wage employees								
50% or more low wage	28.9%	14.8%	31.6%	35.6%	29.9%	28.6%	27.5%	29.2%
Less than 50% low wage	24.7%	21.8%	28.0%	29.4%	26.0%	21.7%	26.1%	24.3%
Unknown	22.3%	27.6%	36.8%	30.1% *	27.7%	21.9%	33.4%	22.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2003) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.55%	1.73%	1.54%	0.75%	0.55%	1.34%	0.38%
Industry group **								
Agric., fish., forest.	4.40%	4.34%	10.94% *	9.50% *	6.94% *	3.09%	6.05%	3.25%
Mining and manufacturing	0.81%	2.67%	4.69%	2.79%	0.83%	1.35%	2.70%	0.87%
Construction	1.69%	3.02%	3.14%	3.89%	3.03%	2.60%	2.19%	2.35%
Utilities and transp.	1.95%	5.53%	7.72%	8.48% *	6.59%	2.50%	4.09%	1.87%
Wholesale trade	0.70%	4.78%	6.90%	3.32%	3.08%	0.93%	1.66%	0.89%
Fin. svcs. and real estate	0.91%	3.85%	5.42%	3.21%	2.71%	1.08%	3.31%	1.03%
Retail trade	1.10%	4.96%	4.60%	3.61%	4.00%	1.30%	2.53%	1.26%
Professional services	0.70%	2.65%	2.79%	3.04%	1.54%	0.99%	2.58%	0.70%
Other services	0.98%	2.81%	3.43%	3.53%	2.05%	1.65%	1.75%	1.31%
Ownership								
For profit, incorporated	0.39%	1.97%	1.45%	1.81%	0.86%	0.58%	1.41%	0.36%
For profit, unincorporated	1.63%	3.44%	4.76%	3.03%	3.65%	1.78%	2.64%	1.86%
Nonprofit	0.66%	4.18%	6.87%	3.90%	1.52%	1.00%	4.26%	0.73%
Unknown	1.05%	5.36%	8.58%	6.18%	3.04%	1.32%	5.71%	1.58%
Age of firm								
Less than 5 years	3.03%	6.30%	4.76%	5.34%	4.87%	3.96%	4.48%	4.37%
5-9 years	2.15%	3.17%	5.69%	5.60%	3.17%	2.27%	2.86%	2.28%
10-19 years	1.39%	2.02%	4.01%	2.45%	2.47%	2.22%	1.85%	1.81%
20 or more years	0.70%	2.15%	2.69%	1.57%	0.78%	1.29%	1.60%	0.78%
Unknown	0.74%	5.11% *	19.75% *	11.46%	2.28%	0.74%	7.59% *	0.74%
Multi/single status								
2 or more locations	0.51%	9.69%	5.69%	2.56%	0.90%	0.58%	4.00%	0.50%
1 location only	1.02%	1.57%	1.76%	1.38%	1.66%	3.61%	1.30%	1.65%
Percent full-time employees								
Less than 25%	2.19%	7.41% *	7.37%	8.57% *	7.23%	4.23%	3.65%	3.57%
25-49 %	1.41%	3.95%	6.89%	6.10%	5.27%	2.23%	3.42%	1.80%
50-74 %	1.22%	2.69%	4.87%	4.31%	3.39%	1.76%	2.40%	1.46%
75% or more	0.43%	1.75%	1.81%	1.65%	0.85%	0.54%	1.56%	0.35%
Union presence								
No union employees	0.36%	1.61%	1.27%	1.39%	0.91%	0.46%	1.16%	0.31%
Has union employees	1.24%	3.46% *	2.19%	5.33%	2.33%	1.02%	3.27% *	1.20%
Unknown	1.47%	8.46% *	9.45%	8.33% *	4.10%	1.47%	9.01%	1.44%
Percent low wage employees								
50% or more low wage	0.80%	3.84%	5.50%	2.89%	3.42%	1.78%	1.97%	1.20%
Less than 50% low wage	0.59%	1.76%	1.65%	1.57%	0.79%	1.01%	1.33%	0.54%
Unknown	0.57%	5.68%	7.77%	9.11% *	1.61%	0.60%	5.36%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2003) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.8%	21.5%	23.7%	32.0%	27.7%	20.6%	22.8%	22.8%
Industry group **								
Agric., fish., forest.	9.8%	.	.	.	.	.	11.6% *	8.1% *
Mining and manufacturing	16.7%	.	.	.	.	.	24.4%	15.8%
Construction	30.3%	.	.	.	.	.	26.4%	37.6%
Utilities and transp.	15.8%	.	.	.	.	.	26.8%	14.7%
Wholesale trade	18.1%	.	.	.	.	.	18.4%	18.1%
Fin. svcs. and real estate	22.1%	.	.	.	.	.	24.7%	21.5%
Retail trade	26.6%	.	.	.	.	.	18.2%	28.0%
Professional services	25.0%	.	.	.	.	.	23.1%	25.5%
Other services	27.7%	.	.	.	.	.	23.7%	29.2%
Ownership								
For profit, incorporated	23.3%	.	.	.	.	.	24.3%	23.1%
For profit, unincorporated	23.2%	.	.	.	.	.	21.8%	23.6%
Nonprofit	19.3%	.	.	.	.	.	12.5% *	20.0%
Unknown	19.6%	.	.	.	.	.	6.6% *	26.5%
Age of firm								
Less than 5 years	25.3%	.	.	.	.	.	26.6%	21.5%
5-9 years	29.8%	.	.	.	.	.	35.6%	24.1% *
10-19 years	31.2%	.	.	.	.	.	24.4%	44.4%
20 or more years	24.7%	.	.	.	.	.	19.4%	26.2%
Unknown	16.1%	.	.	.	.	.	.	16.1%
Multi/single status								
2 or more locations	22.2%	.	.	.	.	.	28.0%	22.1%
1 location only	24.2%	.	.	.	.	.	22.3%	27.2%
Percent full-time employees								
Less than 25%	43.6%	.	.	.	.	.	20.2% *	45.2%
25-49 %	24.1%	.	.	.	.	.	12.5%	38.4%
50-74 %	18.7%	.	.	.	.	.	18.0%	18.8%
75% or more	21.5%	.	.	.	.	.	24.1%	20.8%
Union presence								
No union employees	26.7%	.	.	.	.	.	23.9%	28.3%
Has union employees	13.9%	.	.	.	.	.	10.3% *	14.2%
Unknown	26.6%	.	.	.	.	.	28.6% *	26.6%
Percent low wage employees								
50% or more low wage	22.2%	.	.	.	.	.	17.0%	28.6%
Less than 50% low wage	23.8%	.	.	.	.	.	22.8%	24.3%
Unknown	21.9%	.	.	.	.	.	38.6%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2003) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.95%	2.92%	2.77%	5.34%	2.89%	1.39%	1.54%	1.14%
Industry group **								
Agric., fish., forest.	2.19%	.	.	.	.	.	6.19% *	3.94% *
Mining and manufacturing	1.54%	.	.	.	.	.	6.16%	1.30%
Construction	7.49%	.	.	.	.	.	6.62%	10.28%
Utilities and transp.	2.89%	.	.	.	.	.	6.57%	3.21%
Wholesale trade	3.62%	.	.	.	.	.	4.13%	5.10%
Fin. svcs. and real estate	2.31%	.	.	.	.	.	5.75%	3.57%
Retail trade	3.62%	.	.	.	.	.	2.57%	4.10%
Professional services	1.12%	.	.	.	.	.	3.20%	1.60%
Other services	3.57%	.	.	.	.	.	3.05%	6.50%
Ownership								
For profit, incorporated	1.32%	.	.	.	.	.	2.26%	1.67%
For profit, unincorporated	2.72%	.	.	.	.	.	4.21%	3.96%
Nonprofit	2.35%	.	.	.	.	.	5.61% *	2.61%
Unknown	4.22%	.	.	.	.	.	2.52% *	6.28%
Age of firm								
Less than 5 years	5.25%	.	.	.	.	.	6.78%	5.53%
5-9 years	6.26%	.	.	.	.	.	5.91%	9.83% *
10-19 years	5.29%	.	.	.	.	.	3.48%	8.30%
20 or more years	1.55%	.	.	.	.	.	3.02%	2.03%
Unknown	0.67%	.	.	.	.	.	.	0.67%
Multi/single status								
2 or more locations	1.20%	.	.	.	.	.	6.96%	1.23%
1 location only	1.56%	.	.	.	.	.	1.59%	3.91%
Percent full-time employees								
Less than 25%	9.26%	.	.	.	.	.	9.63% *	10.25%
25-49 %	4.43%	.	.	.	.	.	3.53%	3.97%
50-74 %	3.55%	.	.	.	.	.	3.73%	4.90%
75% or more	0.62%	.	.	.	.	.	1.89%	0.74%
Union presence								
No union employees	1.22%	.	.	.	.	.	1.94%	1.03%
Has union employees	1.53%	.	.	.	.	.	11.68% *	1.41%
Unknown	3.31%	.	.	.	.	.	11.13% *	3.29%
Percent low wage employees								
50% or more low wage	2.50%	.	.	.	.	.	3.57%	4.51%
Less than 50% low wage	1.67%	.	.	.	.	.	1.61%	1.96%
Unknown	1.72%	.	.	.	.	.	9.05%	1.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.2%	32.6%	28.8%	30.5%	34.1%	39.7%	30.7%	37.5%
Industry group **								
Agric., fish., forest.	34.4%	37.9%	44.4%	22.5%	34.1%	48.0%	34.9%	34.1%
Mining and manufacturing	43.5%	32.0%	34.0%	34.8%	42.8%	46.6%	33.8%	44.7%
Construction	37.1%	40.3%	29.9%	38.0%	39.2%	38.1%	35.2%	39.2%
Utilities and transp.	40.2%	35.7%	26.1%	35.0%	38.8%	42.3%	34.0%	41.0%
Wholesale trade	40.1%	28.8%	31.6%	37.0%	38.1%	45.7%	31.2%	43.1%
Fin. svcs. and real estate	36.9%	30.2%	31.2%	27.3%	34.5%	39.4%	30.5%	37.8%
Retail trade	31.8%	31.8%	27.1%	29.9%	28.3%	33.5%	29.5%	32.3%
Professional services	33.1%	30.4%	25.5%	25.6%	29.3%	37.6%	28.7%	34.2%
Other services	31.9%	33.6%	27.6%	24.8%	28.7%	35.5%	28.5%	33.0%
Ownership								
For profit, incorporated	37.1%	33.3%	29.9%	31.6%	35.8%	40.1%	31.5%	38.5%
For profit, unincorporated	33.7%	28.5%	25.1%	27.7%	32.3%	40.5%	27.2%	36.8%
Nonprofit	32.5%	36.2%	20.6%	24.5%	29.6%	36.1%	28.9%	32.9%
Unknown	35.3%	34.0%	28.7%	28.5%	31.0%	40.2%	31.5%	36.5%
Age of firm								
Less than 5 years	33.9%	35.8%	30.3%	31.0%	30.1%	43.3%	34.1%	33.7%
5-9 years	32.9%	31.3%	26.4%	29.7%	35.8%	39.0%	29.6%	35.6%
10-19 years	31.2%	32.7%	26.4%	28.5%	31.3%	37.3%	29.6%	32.5%
20 or more years	35.4%	32.2%	30.3%	31.2%	34.3%	38.6%	31.1%	36.4%
Unknown	40.8%	38.2% *	11.8% *	19.5% *	43.4%	40.8%	24.5% *	40.8%
Multi/single status								
2 or more locations	38.0%	32.4%	26.3%	27.5%	34.9%	39.6%	25.9%	38.4%
1 location only	32.0%	32.6%	29.0%	31.5%	32.6%	42.0%	31.2%	33.0%
Percent full-time employees								
Less than 25%	33.1%	38.7%	28.1%	21.8%	28.4%	35.6%	30.9%	33.6%
25-49 %	28.5%	33.9%	23.3%	20.9%	22.1%	31.9%	26.2%	29.0%
50-74 %	30.8%	31.7%	22.0%	21.3%	28.1%	34.4%	26.6%	31.8%
75% or more	37.2%	32.5%	29.7%	31.8%	35.3%	40.8%	31.4%	38.6%
Union presence								
No union employees	34.0%	31.5%	27.4%	29.0%	33.2%	38.5%	29.6%	35.6%
Has union employees	41.3%	56.6%	45.6%	47.0%	39.2%	40.7%	49.0%	40.8%
Unknown	40.7%	36.1%	39.1%	24.8%	36.3%	41.1%	32.5%	40.8%
Percent low wage employees								
50% or more low wage	25.6%	27.6%	22.1%	17.7%	25.4%	30.9%	22.6%	26.6%
Less than 50% low wage	35.5%	33.3%	29.2%	32.4%	35.3%	40.4%	31.7%	37.2%
Unknown	39.6%	33.3%	37.6%	29.4%	37.7%	39.9%	33.7%	39.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.73%	0.94%	0.91%	0.63%	0.46%	0.56%	0.33%
Industry group **								
Agric., fish., forest.	3.62%	3.18%	6.32%	6.05%	8.12%	7.54%	3.47%	6.02%
Mining and manufacturing	0.75%	1.95%	3.53%	1.29%	1.62%	0.97%	1.92%	0.90%
Construction	1.82%	2.00%	2.47%	2.85%	2.56%	4.09%	2.12%	2.18%
Utilities and transp.	1.80%	4.97%	3.66%	4.42%	3.11%	2.45%	3.36%	1.96%
Wholesale trade	0.94%	2.03%	2.66%	1.94%	2.22%	1.15%	0.97%	1.18%
Fin. svcs. and real estate	1.04%	3.01%	4.09%	1.59%	1.89%	0.94%	2.33%	1.10%
Retail trade	1.00%	1.76%	1.68%	1.95%	2.54%	1.33%	0.73%	1.42%
Professional services	0.45%	0.91%	1.27%	1.27%	1.44%	0.66%	0.75%	0.52%
Other services	1.19%	1.79%	2.09%	1.04%	2.17%	1.77%	0.83%	1.61%
Ownership								
For profit, incorporated	0.47%	0.59%	1.19%	0.96%	0.86%	0.60%	0.71%	0.49%
For profit, unincorporated	0.91%	1.63%	1.64%	2.00%	2.01%	1.09%	1.36%	1.12%
Nonprofit	0.80%	4.54%	3.46%	2.64%	1.61%	1.16%	2.51%	0.67%
Unknown	1.60%	2.69%	2.43%	3.74%	3.97%	3.13%	1.92%	2.36%
Age of firm								
Less than 5 years	1.50%	2.53%	4.20%	2.42%	1.94%	4.71%	1.84%	2.37%
5-9 years	1.06%	1.89%	2.35%	1.68%	2.51%	2.07%	1.04%	1.42%
10-19 years	0.58%	1.20%	0.88%	1.49%	1.88%	2.16%	0.92%	1.09%
20 or more years	0.47%	1.26%	1.60%	1.05%	0.82%	0.77%	0.99%	0.46%
Unknown	0.50%	12.51% *	3.72% *	8.18% *	2.89%	0.53%	8.09% *	0.50%
Multi/single status								
2 or more locations	0.47%	6.18%	2.89%	1.81%	0.83%	0.46%	1.85%	0.48%
1 location only	0.45%	0.78%	0.89%	0.91%	1.45%	3.92%	0.49%	0.96%
Percent full-time employees								
Less than 25%	1.68%	4.33%	4.36%	3.11%	3.62%	3.16%	2.38%	2.70%
25-49 %	1.36%	4.39%	3.51%	2.02%	1.90%	1.66%	2.28%	1.37%
50-74 %	1.02%	2.15%	1.89%	1.62%	2.85%	1.23%	1.46%	1.21%
75% or more	0.35%	0.81%	0.96%	0.92%	0.71%	0.48%	0.59%	0.39%
Union presence								
No union employees	0.39%	0.66%	0.78%	0.85%	0.70%	0.48%	0.44%	0.40%
Has union employees	1.19%	6.43%	4.49%	3.72%	1.89%	1.03%	2.91%	1.13%
Unknown	1.27%	5.49%	7.81%	6.42%	3.44%	1.43%	3.80%	1.40%
Percent low wage employees								
50% or more low wage	1.34%	1.47%	1.40%	1.05%	2.14%	1.62%	0.89%	1.61%
Less than 50% low wage	0.38%	0.91%	0.86%	1.03%	0.64%	0.67%	0.60%	0.36%
Unknown	0.52%	3.86%	5.27%	3.15%	2.32%	0.56%	4.02%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2003) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.2%	55.0%	36.0%	21.2%	11.9%	7.3%	39.6%	9.2%
Industry group **								
Agric., fish., forest.	41.0%	75.7%	71.4%	37.9% *	37.2% *	0.6% *	71.3%	23.6%
Mining and manufacturing	14.3%	53.2%	36.6%	21.2%	12.8%	11.5%	34.6%	12.3%
Construction	38.6%	66.2%	45.0%	35.2%	31.1%	3.4% *	49.1%	28.0%
Utilities and transp.	13.0%	59.9%	26.3%	26.7% *	21.0%	7.6%	39.8%	10.1%
Wholesale trade	13.3%	56.5%	34.5%	15.8%	4.4% *	7.9% *	37.0%	7.3% *
Fin. svcs. and real estate	8.1%	40.0%	20.5%	8.5% *	10.7% *	4.8%	26.3%	6.1%
Retail trade	8.9%	55.5%	27.1%	8.8% *	7.3% *	3.0% *	34.0%	3.5%
Professional services	13.5%	47.4%	34.2%	19.6%	8.4% *	8.5%	36.8%	8.8%
Other services	16.1%	62.3%	43.3%	23.3%	13.7%	3.1%	48.0%	7.0%
Ownership								
For profit, incorporated	14.1%	55.0%	36.1%	20.1%	11.7%	7.8%	38.7%	9.3%
For profit, unincorporated	16.5%	47.3%	31.5%	22.4%	10.6% *	6.8% *	36.9%	9.6% *
Nonprofit	11.4%	66.4%	32.2%	32.7%	13.2%	3.8% *	47.6%	7.9%
Unknown	18.9%	65.7%	52.9%	19.6%	13.3% *	7.7% *	53.0%	8.9% *
Age of firm								
Less than 5 years	28.2%	44.6%	32.4%	12.5% *	14.5% *	29.1% *	34.5%	21.1% *
5-9 years	25.9%	54.4%	33.3%	25.8%	13.6% *	13.3% *	40.6%	16.1%
10-19 years	22.9%	60.0%	28.0%	21.7%	6.6%	9.1% *	40.0%	10.0%
20 or more years	15.8%	55.2%	40.3%	21.1%	13.2%	8.6%	40.0%	10.9%
Unknown	5.2%	62.5% *	.	.	2.0% *	5.3%	26.7% *	5.2%
Multi/single status								
2 or more locations	8.1%	17.3% *	24.0%	17.7%	8.8%	7.3%	22.0%	7.8%
1 location only	30.6%	55.9%	37.1%	22.3%	17.7%	4.2% *	41.1%	17.2%
Percent full-time employees								
Less than 25%	12.8% *	51.2%	42.7%	36.2% *	12.0% *	5.0% *	46.1%	6.9% *
25-49 %	11.3%	68.7%	39.4%	22.7% *	3.0% *	2.5% *	49.2%	3.1%
50-74 %	11.3%	60.0%	47.8%	18.5% *	6.4% *	2.4% *	51.2%	3.4% *
75% or more	14.5%	53.9%	34.9%	21.2%	12.6%	8.0%	38.0%	9.9%
Union presence								
No union employees	13.6%	52.8%	32.0%	17.1%	8.6%	4.7%	36.8%	6.7%
Has union employees	21.4%	82.3%	74.2%	47.1%	30.6%	13.9%	69.4%	17.9%
Unknown	5.6%	50.0%	11.1% *	23.3% *	6.4% *	5.1%	25.5% *	5.3%
Percent low wage employees								
50% or more low wage	20.1%	71.2%	43.9%	22.1%	15.4% *	4.0% *	50.7%	10.6%
Less than 50% low wage	18.1%	53.6%	36.1%	21.2%	11.8%	7.5%	38.8%	10.7%
Unknown	7.8%	47.5%	20.5% *	19.1% *	9.2% *	7.3%	33.4%	7.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.68%	1.81%	1.74%	1.25%	1.13%	1.59%	0.92%
Industry group **								
Agric., fish., forest.	6.02%	3.45%	13.97%	13.67% *	14.44% *	0.83% *	4.88%	6.31%
Mining and manufacturing	1.90%	6.24%	7.62%	3.38%	2.37%	3.25%	4.68%	2.16%
Construction	3.30%	3.47%	4.83%	7.19%	8.47%	1.97% *	2.71%	6.12%
Utilities and transp.	1.60%	7.93%	6.21%	8.23% *	6.16%	2.22%	8.94%	1.77%
Wholesale trade	2.08%	5.93%	8.40%	3.24%	1.86% *	3.49% *	3.67%	2.44% *
Fin. svcs. and real estate	0.61%	4.97%	5.99%	3.85% *	3.88% *	0.82%	2.41%	0.56%
Retail trade	0.79%	4.37%	6.39%	3.82% *	2.20% *	1.13% *	2.67%	0.96%
Professional services	0.93%	2.32%	3.49%	3.41%	2.70% *	1.45%	2.49%	1.29%
Other services	1.35%	3.97%	4.42%	5.15%	2.48%	0.83%	2.95%	1.19%
Ownership								
For profit, incorporated	0.78%	2.68%	2.00%	1.72%	1.53%	1.21%	1.80%	1.07%
For profit, unincorporated	2.84%	2.75%	5.59%	5.35%	4.35% *	3.54% *	3.24%	3.32% *
Nonprofit	1.59%	4.80%	9.17%	6.06%	3.33%	1.19% *	4.42%	1.70%
Unknown	3.58%	4.27%	8.84%	5.34%	8.19% *	3.59% *	3.45%	3.98% *
Age of firm								
Less than 5 years	3.31%	4.92%	3.18%	5.60% *	5.77% *	10.04% *	2.97%	6.94% *
5-9 years	3.56%	5.24%	5.56%	6.06%	5.14% *	4.00% *	4.09%	4.26%
10-19 years	1.67%	3.05%	5.23%	4.12%	1.98%	5.80% *	2.27%	2.05%
20 or more years	0.98%	2.37%	2.70%	2.29%	1.53%	1.74%	1.64%	1.35%
Unknown	0.89%	19.06% *	.	.	2.07% *	0.91%	8.97% *	0.89%
Multi/single status								
2 or more locations	0.96%	9.95% *	5.88%	3.71%	1.52%	1.16%	5.01%	1.02%
1 location only	1.48%	1.62%	2.29%	1.36%	3.32%	2.33% *	1.50%	2.60%
Percent full-time employees								
Less than 25%	5.62% *	10.83%	10.07%	10.90% *	5.60% *	5.44% *	8.54%	5.05% *
25-49 %	1.16%	6.29%	7.63%	8.17% *	1.83% *	0.82% *	3.86%	0.75%
50-74 %	1.24%	3.03%	7.77%	6.57% *	3.20% *	1.23% *	2.70%	1.25% *
75% or more	0.73%	1.82%	2.07%	1.90%	1.23%	1.21%	1.91%	0.94%
Union presence								
No union employees	0.58%	1.58%	2.24%	2.08%	1.11%	1.08%	1.52%	0.78%
Has union employees	2.60%	5.70%	4.09%	8.04%	5.25%	3.00%	4.28%	2.69%
Unknown	1.15%	12.89%	9.76% *	9.50% *	3.90% *	1.05%	11.48% *	1.07%
Percent low wage employees								
50% or more low wage	2.21%	4.07%	4.61%	3.74%	5.29% *	1.61% *	3.61%	2.80%
Less than 50% low wage	0.74%	1.99%	2.78%	1.64%	1.16%	1.24%	1.83%	0.78%
Unknown	1.41%	8.96%	11.92% *	7.41% *	3.57% *	1.41%	6.24%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2003) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,647	7,018	6,677	6,767	6,738	6,568	6,763	6,627
Industry group **								
Agric., fish., forest.	5,384	6,234	5,718	8,368	3,676	3,749	6,692	4,883
Mining and manufacturing	6,575	6,721	6,781	6,333	6,610	6,591	6,487	6,585
Construction	6,699	6,963	5,848	6,875	7,156	6,631	6,263	7,101
Utilities and transp.	6,381	6,970	5,951	6,507	6,943	6,291	6,465	6,372
Wholesale trade	6,266	6,974	6,080	6,791	5,875	6,210	6,665	6,157
Fin. svcs. and real estate	6,762	7,541	6,893	6,465	7,124	6,674	7,016	6,737
Retail trade	6,303	7,035	6,291	6,837	6,111	6,199	6,741	6,214
Professional services	6,939	6,975	7,460	7,081	7,178	6,799	7,154	6,908
Other services	6,580	6,985	6,876	6,943	6,426	6,476	6,781	6,530
Ownership								
For profit, incorporated	6,548	6,821	6,605	6,739	6,554	6,490	6,657	6,529
For profit, unincorporated	6,544	7,354	6,926	6,046	6,578	6,367	6,975	6,384
Nonprofit	7,261	7,948	7,143	7,591	7,375	7,151	7,449	7,250
Unknown	6,892	7,445	7,116	7,732	7,138	6,597	7,409	6,796
Age of firm								
Less than 5 years	6,690	6,392	6,684	6,334	6,782	7,347	6,336	6,958
5-9 years	6,476	6,410	6,061	6,940	6,070	6,665	6,274	6,585
10-19 years	6,530	7,043	6,547	6,478	6,639	6,177	6,755	6,388
20 or more years	6,732	7,356	6,847	6,843	6,841	6,591	6,918	6,698
Unknown	6,557	.	5,039*	7,350	6,203	6,563	9,923	6,556
Multi/single status								
2 or more locations	6,609	7,449	7,234	6,707	6,785	6,565	7,076	6,601
1 location only	6,762	7,011	6,624	6,790	6,650	6,729	6,730	6,798
Percent full-time employees								
Less than 25%	5,357	5,015	5,665	7,839	5,398	5,106	6,016	5,251
25-49 %	6,785	7,170	7,045	6,786	6,922	6,695	6,984	6,748
50-74 %	6,866	7,283	7,126	7,370	6,760	6,766	7,296	6,799
75% or more	6,644	7,014	6,643	6,698	6,747	6,575	6,717	6,631
Union presence								
No union employees	6,661	7,020	6,683	6,739	6,663	6,580	6,773	6,631
Has union employees	6,803	7,178	6,394	7,241	7,285	6,724	6,522	6,812
Unknown	6,343	6,236	7,456	6,398	6,473	6,333	6,870	6,336
Percent low wage employees								
50% or more low wage	6,236	6,807	6,390	6,855	5,984	6,009	6,619	6,121
Less than 50% low wage	6,776	7,055	6,699	6,759	6,887	6,671	6,779	6,775
Unknown	6,548	6,831	6,958	6,718	6,529	6,545	6,829	6,545

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2003) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.14	63.98	132.09	112.71	86.21	50.51	86.75	41.14
Industry group **								
Agric., fish., forest.	618.58	855.91	1,183.46	628.88	906.39	802.16	571.13	722.89
Mining and manufacturing	65.00	330.73	341.04	130.00	120.86	99.46	192.06	71.18
Construction	249.70	340.70	356.44	332.58	544.55	422.58	247.15	343.44
Utilities and transp.	135.06	555.28	409.17	437.60	301.21	183.90	243.16	144.55
Wholesale trade	155.25	282.17	308.82	366.38	444.91	125.09	179.37	238.88
Fin. svcs. and real estate	98.93	350.10	431.47	171.00	220.66	144.75	298.26	105.85
Retail trade	142.62	189.73	259.37	254.96	254.79	209.51	263.97	156.47
Professional services	97.49	220.14	333.94	224.01	160.58	112.10	223.77	107.03
Other services	118.03	197.18	338.21	326.91	216.15	185.48	175.75	157.62
Ownership								
For profit, incorporated	45.45	110.71	152.13	104.38	96.31	66.72	78.20	58.78
For profit, unincorporated	160.70	275.33	238.92	329.95	256.59	212.73	230.85	161.53
Nonprofit	142.40	532.25	280.18	373.73	222.51	151.83	121.43	154.14
Unknown	235.95	563.35	961.11	473.68	290.37	319.03	271.35	262.08
Age of firm								
Less than 5 years	109.47	318.34	369.65	363.29	304.53	595.25	257.80	296.21
5-9 years	131.43	346.40	563.57	214.53	367.46	303.52	188.29	170.54
10-19 years	112.12	273.17	283.41	174.53	160.12	253.31	177.97	123.91
20 or more years	60.44	92.97	168.22	166.29	98.01	97.68	110.60	72.07
Unknown	53.06	.	1,593.47*	1,671.85	303.49	54.90	2,902.00	53.00
Multi/single status								
2 or more locations	43.26	1,035.86	393.26	99.66	99.50	51.44	230.29	44.80
1 location only	79.39	66.64	147.71	126.18	104.05	242.12	98.76	116.71
Percent full-time employees								
Less than 25%	234.94	1,144.65	1,285.54	437.57	334.56	399.50	315.19	352.20
25-49 %	199.34	421.89	428.19	235.43	406.79	288.27	324.16	224.09
50-74 %	107.22	318.11	450.01	290.65	270.90	132.26	340.86	134.77
75% or more	33.33	95.54	138.57	108.91	90.74	55.58	107.88	41.46
Union presence								
No union employees	40.45	70.51	133.34	85.19	89.50	105.82	87.11	59.62
Has union employees	101.14	876.59	491.31	569.38	174.11	80.89	236.91	102.39
Unknown	89.26	1,706.12	1,449.00	1,077.62	369.66	89.55	442.89	87.63
Percent low wage employees								
50% or more low wage	128.57	224.97	303.20	332.99	260.48	149.30	150.07	153.66
Less than 50% low wage	56.67	120.25	146.15	118.09	88.65	99.90	105.33	69.12
Unknown	43.76	1,069.66	973.88	452.48	262.43	52.87	523.06	45.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2003) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,577	1,346	1,868	2,163	1,894	1,377	1,787	1,541
Industry group **								
Agric., fish., forest.	1,001	379 *	1,310 *	2,173	723 *	332 *	1,283 *	892
Mining and manufacturing	1,319	1,298	1,487	1,795	1,480	1,186	1,663	1,283
Construction	2,061	1,353	2,000	2,413	2,466	1,566	1,925	2,187
Utilities and transp.	1,393	902 *	1,666 *	1,960	1,890	1,245	1,244	1,409
Wholesale trade	1,449	1,152	1,870	1,999	1,973	1,121	1,650	1,394
Fin. svcs. and real estate	1,538	1,380	1,689	2,291	1,798	1,423	1,774	1,514
Retail trade	1,801	1,823	2,017	2,725	2,408	1,448	2,207	1,719
Professional services	1,632	1,468	1,828	2,252	2,078	1,399	1,769	1,612
Other services	1,763	1,200	2,080	1,914	1,756	1,762	1,765	1,762
Ownership								
For profit, incorporated	1,544	1,418	1,791	2,175	1,810	1,356	1,820	1,495
For profit, unincorporated	1,693	1,261	2,514	2,058	2,157	1,364	1,755	1,670
Nonprofit	1,722	971 *	1,819	2,155	2,089	1,525	1,614	1,729
Unknown	1,524	1,046	1,440 *	2,227	1,838	1,365	1,353	1,556
Age of firm								
Less than 5 years	1,800	1,381	2,480	1,997	1,768	1,698	1,736	1,848
5-9 years	1,810	1,464	1,750	2,098	2,053	1,544	1,728	1,855
10-19 years	1,766	1,039	1,885	2,348	1,986	1,410	1,689	1,815
20 or more years	1,620	1,471	1,820	2,131	1,878	1,365	1,841	1,580
Unknown	1,384	.	2,399 *	2,999 *	1,706	1,375	7,279 *	1,381
Multi/single status								
2 or more locations	1,494	1,732	2,177	2,175	1,908	1,375	2,082	1,483
1 location only	1,829	1,340	1,838	2,159	1,868	1,478	1,755	1,913
Percent full-time employees								
Less than 25%	1,688	1,836	2,101 *	1,755	1,857	1,616	1,720	1,683
25-49 %	1,634	739	1,434	2,153	2,032	1,565	1,382	1,682
50-74 %	1,729	1,584	2,184	2,271	2,288	1,474	1,858	1,709
75% or more	1,556	1,331	1,862	2,159	1,849	1,353	1,799	1,514
Union presence								
No union employees	1,770	1,352	1,923	2,220	1,929	1,597	1,806	1,761
Has union employees	1,158	848 *	836	1,484	1,698	1,081	988	1,164
Unknown	1,268	2,500	2,614	2,103	1,596	1,231	3,110	1,242
Percent low wage employees								
50% or more low wage	1,778	1,133	1,855	2,186	1,947	1,548	1,792	1,774
Less than 50% low wage	1,720	1,397	1,898	2,174	1,895	1,431	1,809	1,692
Unknown	1,359	793 *	695 *	1,894 *	1,809	1,339	1,087 *	1,362

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.20	59.74	96.42	103.69	75.42	32.95	47.25	27.60
Industry group **								
Agric., fish., forest.	275.04	868.33 *	734.43 *	606.92	348.81 *	198.75 *	754.93 *	252.17
Mining and manufacturing	55.12	184.57	149.76	116.29	74.40	81.27	94.59	54.60
Construction	174.63	321.31	194.77	162.89	364.53	236.93	135.61	229.14
Utilities and transp.	117.97	289.89 *	645.02 *	448.09	297.01	141.63	254.24	108.76
Wholesale trade	45.07	194.60	213.01	241.96	67.54	71.81	186.75	37.07
Fin. svcs. and real estate	36.59	308.31	473.40	280.93	70.10	44.68	263.63	39.46
Retail trade	74.23	255.25	252.84	264.47	210.51	77.42	155.85	80.82
Professional services	45.66	153.34	205.95	208.40	110.93	44.64	93.15	48.70
Other services	79.15	218.12	328.11	205.44	163.57	103.24	137.69	83.90
Ownership								
For profit, incorporated	35.47	63.43	109.24	102.58	64.93	40.65	72.47	31.96
For profit, unincorporated	73.79	159.51	225.47	225.86	156.36	94.41	169.80	84.57
Nonprofit	78.05	345.38 *	365.55	153.09	180.26	57.81	209.73	82.39
Unknown	16.15	219.18	434.90 *	311.14	289.87	87.69	183.90	44.76
Age of firm								
Less than 5 years	146.41	126.87	355.07	329.74	147.32	233.41	157.30	238.20
5-9 years	152.84	164.56	297.03	249.89	364.57	136.12	154.69	223.43
10-19 years	83.84	130.73	254.35	198.98	110.47	127.11	135.36	107.08
20 or more years	36.12	142.08	146.47	104.23	92.82	35.11	64.27	32.64
Unknown	46.10	.	758.63 *	1,496.98 *	329.16	46.50	2,346.60 *	46.66
Multi/single status								
2 or more locations	29.94	448.52	380.87	174.98	85.28	33.57	177.01	29.20
1 location only	65.36	60.59	118.77	105.37	147.97	137.87	54.17	90.86
Percent full-time employees								
Less than 25%	163.43	407.20	792.92 *	520.57	335.19	197.76	344.82	203.23
25-49 %	93.52	216.09	340.49	247.37	239.37	73.13	132.33	96.61
50-74 %	75.37	208.29	288.56	221.96	272.60	97.68	133.63	83.60
75% or more	30.21	69.02	102.18	111.67	75.34	34.65	52.00	30.42
Union presence								
No union employees	20.28	59.31	106.83	103.15	63.58	40.00	44.93	17.34
Has union employees	62.41	336.17 *	244.74	248.84	251.18	39.34	106.10	63.68
Unknown	52.57	747.67	523.11	573.47	178.95	62.86	493.52	57.91
Percent low wage employees								
50% or more low wage	84.98	161.78	363.31	128.98	128.87	108.33	147.92	95.74
Less than 50% low wage	36.41	86.96	98.68	118.72	70.48	55.88	55.71	40.67
Unknown	50.14	744.32 *	392.57 *	666.04 *	111.01	52.98	346.24 *	51.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.3(2003) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.7%	19.2%	28.0%	32.0%	28.1%	21.0%	26.4%	23.2%
Industry group **								
Agric., fish., forest.	18.6%	6.1% *	22.9% *	26.0% *	19.7% *	8.9% *	19.2% *	18.3%
Mining and manufacturing	20.1%	19.3%	21.9%	28.3%	22.4%	18.0%	25.6%	19.5%
Construction	30.8%	19.4%	34.2%	35.1%	34.5%	23.6%	30.7%	30.8%
Utilities and transp.	21.8%	12.9% *	28.0% *	30.1%	27.2%	19.8%	19.2%	22.1%
Wholesale trade	23.1%	16.5%	30.8%	29.4%	33.6%	18.1%	24.8%	22.6%
Fin. svcs. and real estate	22.7%	18.3%	24.5% *	35.4%	25.2%	21.3%	25.3%	22.5%
Retail trade	28.6%	25.9%	32.1%	39.9%	39.4%	23.4%	32.7%	27.7%
Professional services	23.5%	21.0%	24.5%	31.8%	29.0%	20.6%	24.7%	23.3%
Other services	26.8%	17.2%	30.3%	27.6%	27.3%	27.2%	26.0%	27.0%
Ownership								
For profit, incorporated	23.6%	20.8%	27.1%	32.3%	27.6%	20.9%	27.3%	22.9%
For profit, unincorporated	25.9%	17.1%	36.3%	34.0%	32.8%	21.4%	25.2%	26.2%
Nonprofit	23.7%	12.2% *	25.5%	28.4%	28.3%	21.3%	21.7%	23.9%
Unknown	22.1%	14.0%	20.2% *	28.8%	25.8%	20.7%	18.3%	22.9%
Age of firm								
Less than 5 years	26.9%	21.6%	37.1%	31.5%	26.1%	23.1%	27.4%	26.6%
5-9 years	28.0%	22.8%	28.9%	30.2%	33.8%	23.2%	27.5%	28.2%
10-19 years	27.0%	14.7%	28.8%	36.2%	29.9%	22.8%	25.0%	28.4%
20 or more years	24.1%	20.0%	26.6%	31.1%	27.5%	20.7%	26.6%	23.6%
Unknown	21.1%	.	47.6% *	40.8%	27.5%	20.9%	73.4%	21.1%
Multi/single status								
2 or more locations	22.6%	23.2% *	30.1%	32.4%	28.1%	20.9%	29.4%	22.5%
1 location only	27.0%	19.1%	27.7%	31.8%	28.1%	22.0%	26.1%	28.1%
Percent full-time employees								
Less than 25%	31.5%	36.6%	37.1%	22.4% *	34.4%	31.7%	28.6%	32.0%
25-49 %	24.1%	10.3%	20.4%	31.7%	29.3%	23.4%	19.8%	24.9%
50-74 %	25.2%	21.7%	30.6%	30.8%	33.8%	21.8%	25.5%	25.1%
75% or more	23.4%	19.0%	28.0%	32.2%	27.4%	20.6%	26.8%	22.8%
Union presence								
No union employees	26.6%	19.3%	28.8%	32.9%	28.9%	24.3%	26.7%	26.6%
Has union employees	17.0%	11.8% *	13.1%	20.5%	23.3%	16.1%	15.1%	17.1%
Unknown	20.0%	40.1% *	35.1%	32.9%	24.7%	19.4%	45.3%	19.6%
Percent low wage employees								
50% or more low wage	28.5%	16.6%	29.0%	31.9%	32.5%	25.8%	27.1%	29.0%
Less than 50% low wage	25.4%	19.8%	28.3%	32.2%	27.5%	21.4%	26.7%	25.0%
Unknown	20.8%	11.6% *	10.0% *	28.2%	27.7%	20.5%	15.9% *	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.3(2003) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.94%	1.51%	1.54%	0.92%	0.49%	0.80%	0.36%
Industry group **								
Agric., fish., forest.	3.79%	8.27% *	11.69% *	8.81% *	6.98% *	4.17% *	7.47% *	4.50%
Mining and manufacturing	0.83%	3.50%	1.94%	1.60%	1.09%	1.15%	1.60%	0.81%
Construction	2.22%	4.43%	2.99%	1.60%	4.10%	3.26%	2.24%	2.38%
Utilities and transp.	1.65%	5.06% *	8.94% *	7.19%	5.58%	2.12%	4.45%	1.52%
Wholesale trade	1.08%	2.29%	2.93%	3.35%	3.11%	1.32%	2.72%	1.46%
Fin. svcs. and real estate	0.50%	3.54%	7.49% *	3.51%	1.13%	0.82%	4.02%	0.54%
Retail trade	0.95%	4.21%	3.19%	4.39%	3.85%	0.87%	2.35%	1.05%
Professional services	0.70%	2.20%	3.13%	2.86%	1.60%	0.71%	1.24%	0.74%
Other services	0.87%	3.26%	4.39%	3.68%	2.51%	1.08%	1.81%	0.91%
Ownership								
For profit, incorporated	0.45%	0.96%	1.51%	1.54%	0.90%	0.58%	1.12%	0.40%
For profit, unincorporated	1.00%	1.97%	3.05%	3.51%	1.86%	1.35%	2.23%	1.23%
Nonprofit	0.84%	4.36% *	5.06%	2.27%	1.93%	0.80%	2.87%	0.87%
Unknown	0.77%	3.51%	6.66% *	4.02%	3.89%	1.25%	2.65%	0.77%
Age of firm								
Less than 5 years	2.20%	2.37%	4.34%	5.45%	2.51%	3.21%	2.07%	3.39%
5-9 years	2.41%	2.74%	5.94%	3.79%	3.88%	2.21%	2.58%	3.13%
10-19 years	0.98%	2.03%	3.28%	3.49%	2.09%	1.62%	2.05%	1.42%
20 or more years	0.48%	1.99%	2.01%	1.54%	1.10%	0.72%	0.94%	0.48%
Unknown	0.68%	.	15.06% *	11.38%	4.24%	0.70%	21.42%	0.69%
Multi/single status								
2 or more locations	0.45%	7.86% *	4.16%	2.82%	0.96%	0.50%	2.68%	0.44%
1 location only	0.89%	0.96%	1.89%	1.37%	2.16%	2.14%	0.84%	1.22%
Percent full-time employees								
Less than 25%	2.32%	7.49%	10.15%	7.10% *	5.99%	3.56%	4.58%	3.41%
25-49 %	1.71%	3.07%	5.17%	3.86%	3.61%	1.48%	2.13%	1.86%
50-74 %	1.10%	2.99%	3.61%	3.40%	3.26%	1.34%	2.05%	1.24%
75% or more	0.40%	1.12%	1.58%	1.57%	0.97%	0.48%	0.88%	0.42%
Union presence								
No union employees	0.27%	0.89%	1.75%	1.47%	0.81%	0.51%	0.79%	0.27%
Has union employees	0.79%	4.55% *	3.18%	5.57%	3.08%	0.56%	1.47%	0.80%
Unknown	1.07%	12.07% *	7.77%	8.19%	3.05%	1.22%	6.69%	1.15%
Percent low wage employees								
50% or more low wage	1.13%	2.39%	6.61%	1.32%	1.99%	1.66%	2.30%	1.43%
Less than 50% low wage	0.46%	1.28%	1.42%	1.73%	0.89%	0.84%	0.82%	0.47%
Unknown	0.80%	7.44% *	6.99% *	6.39%	1.43%	0.87%	5.21% *	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.5%	11.3%	12.7%	14.3%	14.9%	18.8%	12.5%	17.5%
Industry group **								
Agric., fish., forest.	14.4%	10.2% *	8.5%	12.4% *	19.8%	18.0%	11.1%	16.3%
Mining and manufacturing	17.6%	13.1%	13.1%	17.0%	13.9%	19.8%	14.7%	18.0%
Construction	13.1%	10.1%	12.9%	13.7%	13.1%	17.2%	11.9%	14.5%
Utilities and transp.	17.6%	13.4%	13.1%	20.8%	11.5%	18.8%	15.0%	17.9%
Wholesale trade	17.1%	17.5%	11.3%	14.0%	16.8%	19.5%	14.3%	18.1%
Fin. svcs. and real estate	19.3%	12.3%	13.4%	17.7%	16.1%	21.3%	14.1%	20.1%
Retail trade	14.8%	9.2%	15.7%	15.0%	15.6%	15.0%	13.1%	15.2%
Professional services	16.5%	10.8%	11.2%	12.4%	15.6%	19.3%	11.0%	17.8%
Other services	14.3%	10.4%	13.4%	10.8%	13.6%	16.4%	11.5%	15.2%
Ownership								
For profit, incorporated	16.8%	11.4%	13.0%	14.6%	15.1%	19.0%	12.9%	17.8%
For profit, unincorporated	14.6%	12.1%	13.4%	14.0%	14.3%	16.3%	12.6%	15.6%
Nonprofit	16.2%	10.2%	9.6%	12.4%	14.3%	18.8%	9.5%	17.0%
Unknown	15.2%	8.8%	9.3%	10.9%	14.7%	18.8%	9.4%	17.1%
Age of firm								
Less than 5 years	13.9%	10.6%	12.2%	13.6%	18.1%	15.9%	11.5%	16.5%
5-9 years	14.2%	11.2%	11.1%	14.4%	15.3%	17.9%	11.2%	16.7%
10-19 years	14.0%	10.7%	13.0%	13.1%	13.0%	20.5%	11.9%	15.6%
20 or more years	16.4%	11.9%	12.9%	14.6%	15.0%	18.9%	13.2%	17.2%
Unknown	18.6%	.	11.8% *	11.9% *	18.4%	18.7%	12.9% *	18.6%
Multi/single status								
2 or more locations	17.9%	8.5%	11.9%	14.6%	15.3%	18.9%	12.9%	18.1%
1 location only	13.3%	11.4%	12.8%	14.1%	14.1%	16.5%	12.5%	14.5%
Percent full-time employees								
Less than 25%	13.6%	9.7%	12.0%	10.8%	11.7%	15.0%	11.6%	14.0%
25-49 %	15.1%	12.5%	12.9%	12.1%	12.7%	17.0%	12.3%	15.8%
50-74 %	15.6%	11.1%	9.4%	14.2%	14.2%	17.6%	10.9%	16.7%
75% or more	16.8%	11.4%	13.0%	14.4%	15.1%	19.1%	12.7%	17.8%
Union presence								
No union employees	15.8%	11.5%	12.8%	14.3%	15.1%	18.4%	12.7%	16.9%
Has union employees	18.2%	8.1%	11.6%	12.1%	13.9%	19.9%	9.7%	18.7%
Unknown	18.2%	8.9% *	14.4% *	21.7%	13.7%	18.4%	13.1%	18.3%
Percent low wage employees								
50% or more low wage	13.1%	11.9%	10.6%	12.1%	13.5%	14.5%	11.4%	13.8%
Less than 50% low wage	15.7%	11.4%	13.2%	14.4%	15.0%	19.3%	12.7%	17.0%
Unknown	18.6%	8.8%	7.9% *	17.7%	16.0%	18.9%	10.2%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.56%	0.57%	0.48%	0.39%	0.46%	0.23%	0.25%
Industry group **								
Agric., fish., forest.	1.04%	3.11% *	2.27%	3.83% *	4.47%	4.89%	2.39%	3.47%
Mining and manufacturing	0.60%	1.86%	1.32%	0.98%	1.03%	0.75%	0.78%	0.69%
Construction	0.71%	1.03%	1.34%	1.97%	1.41%	2.74%	0.92%	1.46%
Utilities and transp.	1.38%	2.66%	2.16%	2.10%	1.12%	1.68%	1.44%	1.53%
Wholesale trade	0.56%	2.25%	1.17%	1.16%	1.88%	1.08%	0.95%	0.60%
Fin. svcs. and real estate	0.46%	1.68%	2.23%	1.53%	0.71%	0.60%	1.06%	0.51%
Retail trade	0.42%	0.93%	1.46%	1.66%	1.04%	0.76%	0.81%	0.49%
Professional services	0.28%	0.69%	0.58%	0.69%	1.01%	0.47%	0.37%	0.30%
Other services	0.44%	1.04%	1.09%	0.97%	0.66%	0.96%	0.62%	0.47%
Ownership								
For profit, incorporated	0.32%	0.50%	0.68%	0.51%	0.55%	0.58%	0.32%	0.39%
For profit, unincorporated	0.45%	1.08%	1.74%	1.28%	1.27%	0.93%	0.55%	0.59%
Nonprofit	0.49%	1.92%	2.04%	0.86%	0.91%	0.71%	1.26%	0.48%
Unknown	1.07%	1.20%	1.41%	1.41%	2.15%	1.93%	0.69%	1.32%
Age of firm								
Less than 5 years	1.15%	1.05%	2.17%	1.68%	3.12%	2.81%	0.89%	1.99%
5-9 years	0.59%	1.11%	1.72%	1.48%	1.43%	0.65%	0.77%	1.08%
10-19 years	0.47%	0.87%	0.87%	0.94%	0.66%	1.15%	0.42%	0.56%
20 or more years	0.19%	0.83%	0.46%	0.53%	0.52%	0.43%	0.33%	0.24%
Unknown	0.59%	.	3.72% *	5.01% *	2.00%	0.60%	5.82% *	0.59%
Multi/single status								
2 or more locations	0.35%	2.45%	1.44%	1.08%	0.46%	0.48%	1.20%	0.37%
1 location only	0.27%	0.60%	0.54%	0.68%	0.61%	2.28%	0.21%	0.54%
Percent full-time employees								
Less than 25%	0.95%	2.53%	2.65%	1.88%	2.42%	1.64%	1.97%	1.34%
25-49 %	0.96%	2.79%	2.21%	0.96%	1.62%	1.37%	1.10%	1.19%
50-74 %	0.54%	1.09%	1.06%	1.73%	1.41%	0.83%	0.98%	0.63%
75% or more	0.22%	0.71%	0.64%	0.48%	0.48%	0.45%	0.29%	0.26%
Union presence								
No union employees	0.20%	0.51%	0.60%	0.49%	0.37%	0.40%	0.24%	0.27%
Has union employees	0.62%	2.19%	1.72%	1.74%	1.53%	0.79%	1.08%	0.64%
Unknown	1.06%	2.84% *	6.06% *	5.59%	2.00%	1.08%	2.32%	1.07%
Percent low wage employees								
50% or more low wage	0.74%	0.73%	0.76%	1.36%	1.03%	0.63%	0.77%	0.80%
Less than 50% low wage	0.27%	0.66%	0.69%	0.51%	0.56%	0.45%	0.29%	0.31%
Unknown	0.56%	2.00%	2.56% *	2.58%	0.93%	0.61%	1.67%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2003) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.6%	35.4%	30.8%	11.7%	7.3%	6.1%	26.8%	6.7%
Industry group **								
Agric., fish., forest.	42.8%	72.0%	47.4% *	29.8% *	55.7% *	15.7% *	61.5%	35.6% *
Mining and manufacturing	7.6%	29.9%	29.4%	8.7% *	5.4%	6.3% *	19.1%	6.3%
Construction	16.7%	45.2%	24.3%	9.8% *	11.8%	0.3% *	27.0%	7.1% *
Utilities and transp.	8.9%	44.7%	35.1%	27.5% *	7.8% *	3.8%	34.8%	6.2%
Wholesale trade	11.2%	32.6%	30.8%	12.4% *	5.6% *	7.1% *	25.9%	7.1% *
Fin. svcs. and real estate	6.1%	30.5%	34.4%	6.8% *	8.0% *	3.4%	24.6%	4.3%
Retail trade	7.3%	26.2%	25.6%	7.9%	6.0% *	4.2% *	22.4%	4.2% *
Professional services	11.6%	32.6%	33.1%	11.0%	6.2% *	10.3%	27.7%	9.3%
Other services	10.4%	40.7%	34.7%	17.3%	8.9%	2.4% *	32.1%	5.0%
Ownership								
For profit, incorporated	10.1%	34.4%	32.6%	11.2%	8.5%	6.6%	26.5%	7.2%
For profit, unincorporated	10.2%	32.8%	16.1% *	11.2% *	3.6% *	5.0% *	23.7%	5.2% *
Nonprofit	6.7%	45.2%	28.7%	17.1%	5.2% *	4.2% *	31.2%	5.2% *
Unknown	9.2%	54.5%	45.8%	12.5% *	4.9% *	2.6% *	40.7%	3.4% *
Age of firm								
Less than 5 years	13.7%	28.9%	21.2%	10.7% *	9.2% *	0.1% *	22.9%	6.8% *
5-9 years	13.5%	34.2%	26.1% *	13.2%	3.6% *	5.8% *	25.9%	6.9% *
10-19 years	14.6%	37.8%	28.4%	7.5% *	3.9%	9.9% *	26.4%	7.2% *
20 or more years	11.9%	36.1%	33.7%	12.8%	8.5%	9.0%	27.7%	9.0%
Unknown	3.1%	.	.	.	1.0% *	3.1%	.	3.1%
Multi/single status								
2 or more locations	6.3%	41.6%	23.7% *	12.1% *	5.0%	6.1%	19.9% *	6.1%
1 location only	19.7%	35.3%	31.5%	11.6%	11.6%	4.8% *	27.5%	10.6%
Percent full-time employees								
Less than 25%	8.6% *	30.5% *	9.2% *	31.9%	10.3%	4.5% *	24.7% *	6.0% *
25-49 %	7.7%	41.5%	44.3%	18.1% *	4.0% *	0.9% *	36.7%	2.3% *
50-74 %	8.4%	36.9%	38.9%	11.1% *	9.1%	3.3% *	33.6%	4.5%
75% or more	9.8%	35.1%	29.9%	11.3%	7.2%	6.7%	25.8%	7.1%
Union presence								
No union employees	8.6%	34.4%	31.0%	11.3%	4.6%	2.5%	26.4%	3.9%
Has union employees	15.3%	72.8%	36.4%	21.6% *	26.7%	12.6%	41.6%	14.4%
Unknown	6.2% *	17.7% *	.	.	2.1% *	6.4% *	4.0% *	6.2% *
Percent low wage employees								
50% or more low wage	12.4%	34.8%	41.9%	12.2% *	9.9% *	3.0% *	27.5%	7.9% *
Less than 50% low wage	10.9%	35.3%	29.2%	11.8%	7.1%	4.1%	26.3%	6.0%
Unknown	7.6%	42.7% *	50.9% *	8.6% *	5.3% *	7.4%	38.6%	7.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.72%	3.32%	2.15%	1.75%	1.29%	0.96%	2.02%	0.81%
Industry group **								
Agric., fish., forest.	8.85%	13.31%	15.13% *	13.33% *	17.10% *	13.28% *	9.25%	11.46% *
Mining and manufacturing	1.23%	6.48%	8.00%	3.23% *	1.05%	2.39% *	4.99%	1.44%
Construction	1.98%	3.79%	2.89%	3.20% *	2.96%	0.31% *	2.42%	2.28% *
Utilities and transp.	2.06%	12.21%	8.04%	10.01% *	5.83% *	1.02%	9.54%	1.42%
Wholesale trade	1.96%	5.00%	8.17%	4.90% *	3.43% *	3.42% *	5.03%	2.24% *
Fin. svcs. and real estate	1.23%	4.83%	8.23%	4.74% *	3.59% *	0.91%	5.10%	1.09%
Retail trade	1.58%	5.09%	7.43%	1.75%	2.47% *	1.97% *	3.31%	1.58% *
Professional services	1.38%	5.47%	4.31%	1.94%	2.04% *	2.04%	2.02%	1.52%
Other services	1.60%	5.47%	6.82%	4.57%	2.24%	1.59% *	4.05%	1.45%
Ownership								
For profit, incorporated	0.68%	4.13%	2.64%	1.64%	1.49%	1.04%	2.57%	0.76%
For profit, unincorporated	2.52%	4.74%	5.57% *	4.72% *	2.17% *	2.74% *	3.51%	2.56% *
Nonprofit	1.73%	8.46%	8.13%	4.71%	2.03% *	1.67% *	4.37%	1.69% *
Unknown	1.93%	7.36%	11.39%	5.40% *	4.14% *	2.04% *	6.93%	1.02% *
Age of firm								
Less than 5 years	2.23%	4.33%	5.15%	8.08% *	4.53% *	0.10% *	2.84%	2.99% *
5-9 years	2.63%	6.15%	8.11% *	3.35%	2.65% *	2.47% *	4.67%	2.61% *
10-19 years	2.18%	4.04%	6.11%	2.58% *	1.17%	5.99% *	2.79%	2.57% *
20 or more years	0.93%	4.57%	3.39%	2.56%	1.58%	1.62%	2.47%	1.12%
Unknown	0.60%	.	.	.	0.44% *	0.63%	.	0.60%
Multi/single status								
2 or more locations	0.88%	11.15%	7.57% *	3.86% *	1.15%	0.95%	6.35% *	0.90%
1 location only	1.60%	3.17%	2.00%	1.53%	3.10%	3.24% *	1.83%	1.93%
Percent full-time employees								
Less than 25%	4.68% *	12.67% *	5.48% *	9.33%	3.02%	8.37% *	8.61% *	7.13% *
25-49 %	1.75%	10.36%	8.01%	6.85% *	3.87% *	0.62% *	5.15%	1.06% *
50-74 %	1.25%	5.64%	7.87%	4.09% *	2.54%	1.16% *	3.62%	1.16%
75% or more	0.72%	3.22%	2.45%	1.64%	1.19%	1.11%	2.12%	0.84%
Union presence								
No union employees	0.73%	3.43%	2.23%	2.01%	1.00%	0.67%	2.00%	0.62%
Has union employees	2.09%	10.35%	9.91%	7.12% *	7.06%	2.29%	6.89%	2.19%
Unknown	1.97% *	15.72% *	.	.	1.43% *	2.10% *	9.55% *	2.02% *
Percent low wage employees								
50% or more low wage	2.59%	7.13%	7.49%	4.71% *	4.79% *	1.95% *	4.80%	2.78% *
Less than 50% low wage	0.77%	3.44%	2.63%	2.26%	1.12%	0.93%	2.12%	0.68%
Unknown	1.29%	13.51% *	16.46% *	7.56% *	2.24% *	1.32%	8.17%	1.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2003) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.1%	59.4%	60.6%	58.4%	54.6%	47.7%	59.7%	50.3%
Industry group **								
Agric., fish., forest.	60.0%	.	.	.	.	.	74.0%	52.1%
Mining and manufacturing	53.7%	.	.	.	.	.	56.6%	53.4%
Construction	62.2%	.	.	.	.	.	62.7%	61.8%
Utilities and transp.	57.8%	.	.	.	.	.	66.4%	56.7%
Wholesale trade	56.6%	.	.	.	.	.	62.5%	54.5%
Fin. svcs. and real estate	47.4%	.	.	.	.	.	60.8%	45.5%
Retail trade	61.4%	.	.	.	.	.	61.3%	61.4%
Professional services	48.0%	.	.	.	.	.	59.8%	45.1%
Other services	47.5%	.	.	.	.	.	54.1%	45.3%
Ownership								
For profit, incorporated	53.2%	.	.	.	.	.	61.1%	51.3%
For profit, unincorporated	54.1%	.	.	.	.	.	55.6%	53.3%
Nonprofit	44.2%	.	.	.	.	.	53.9%	43.1%
Unknown	51.5%	.	.	.	.	.	56.7%	49.8%
Age of firm								
Less than 5 years	58.1%	.	.	.	.	.	58.7%	57.4%
5-9 years	50.0%	.	.	.	.	.	58.3%	43.3%
10-19 years	56.2%	.	.	.	.	.	59.4%	53.5%
20 or more years	56.5%	.	.	.	.	.	60.3%	55.6%
Unknown	41.3%	.	.	.	.	.	81.5%	41.3%
Multi/single status								
2 or more locations	50.1%	.	.	.	.	.	62.0%	49.8%
1 location only	56.6%	.	.	.	.	.	59.4%	52.8%
Percent full-time employees								
Less than 25%	73.4%	.	.	.	.	.	53.4%	77.3%
25-49 %	48.6%	.	.	.	.	.	55.0%	47.1%
50-74 %	54.7%	.	.	.	.	.	60.5%	53.3%
75% or more	51.4%	.	.	.	.	.	59.9%	49.4%
Union presence								
No union employees	53.1%	.	.	.	.	.	60.7%	50.5%
Has union employees	46.8%	.	.	.	.	.	45.7%	46.9%
Unknown	54.1%	.	.	.	.	.	44.8%	54.3%
Percent low wage employees **								
50% or more low wage	54.5%	.	.	.	.	.	60.0%	52.5%
Less than 50% low wage	56.9%	.	.	.	.	.	59.9%	55.6%
Unknown	44.2%	.	.	.	.	.	54.0%	44.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	1.09%	1.91%	1.10%	1.44%	1.16%	1.07%	0.94%
Industry group **								
Agric., fish., forest.	7.54%	.	.	.	.	.	3.22%	12.11%
Mining and manufacturing	1.63%	.	.	.	.	.	2.85%	1.72%
Construction	2.67%	.	.	.	.	.	2.89%	3.99%
Utilities and transp.	3.05%	.	.	.	.	.	8.07%	3.59%
Wholesale trade	2.55%	.	.	.	.	.	2.67%	3.59%
Fin. svs. and real estate	1.55%	.	.	.	.	.	3.22%	1.97%
Retail trade	2.54%	.	.	.	.	.	2.87%	3.09%
Professional services	1.09%	.	.	.	.	.	0.94%	1.26%
Other services	1.59%	.	.	.	.	.	1.76%	2.32%
Ownership								
For profit, incorporated	0.85%	.	.	.	.	.	1.33%	1.12%
For profit, unincorporated	2.63%	.	.	.	.	.	1.47%	3.34%
Nonprofit	1.62%	.	.	.	.	.	2.44%	1.87%
Unknown	3.04%	.	.	.	.	.	3.03%	3.84%
Age of firm								
Less than 5 years	2.81%	.	.	.	.	.	3.41%	7.24%
5-9 years	3.34%	.	.	.	.	.	2.49%	4.69%
10-19 years	1.51%	.	.	.	.	.	1.56%	2.47%
20 or more years	1.04%	.	.	.	.	.	1.61%	1.42%
Unknown	1.74%	.	.	.	.	.	19.62%	1.74%
Multi/single status								
2 or more locations	1.17%	.	.	.	.	.	4.34%	1.18%
1 location only	1.12%	.	.	.	.	.	1.12%	1.71%
Percent full-time employees								
Less than 25%	6.89%	.	.	.	.	.	6.19%	7.62%
25-49 %	3.32%	.	.	.	.	.	2.70%	3.98%
50-74 %	3.04%	.	.	.	.	.	1.92%	3.56%
75% or more	0.78%	.	.	.	.	.	1.16%	0.85%
Union presence								
No union employees	0.62%	.	.	.	.	.	1.04%	0.88%
Has union employees	1.94%	.	.	.	.	.	5.17%	2.12%
Unknown	2.43%	.	.	.	.	.	8.22%	2.45%
Percent low wage employees **								
50% or more low wage	2.95%	.	.	.	.	.	1.34%	4.06%
Less than 50% low wage	0.71%	.	.	.	.	.	1.20%	0.84%
Unknown	1.74%	.	.	.	.	.	4.22%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2003) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	518	757	663	666	520	379	703	452
Industry group **								
Agric., fish., forest.	652	.	.	.	.	.	669	639
Mining and manufacturing	472	.	.	.	.	.	754	419
Construction	650	.	.	.	.	.	725	549
Utilities and transp.	486	.	.	.	.	.	785	438
Wholesale trade	551	.	.	.	.	.	705	464
Fin. svcs. and real estate	449	.	.	.	.	.	600	413
Retail trade	521	.	.	.	.	.	799	450
Professional services	514	.	.	.	.	.	694	444
Other services	558	.	.	.	.	.	655	516
Ownership								
For profit, incorporated	519	.	.	.	.	.	720	447
For profit, unincorporated	559	.	.	.	.	.	672	492
Nonprofit	472	.	.	.	.	.	630	446
Unknown	521	.	.	.	.	.	600	482
Age of firm								
Less than 5 years	625	.	.	.	.	.	744	487
5-9 years	589	.	.	.	.	.	661	500
10-19 years	626	.	.	.	.	.	690	559
20 or more years	525	.	.	.	.	.	715	466
Unknown	370	.	.	.	.	.	770	370
Multi/single status								
2 or more locations	424	.	.	.	.	.	608	416
1 location only	670	.	.	.	.	.	714	600
Percent full-time employees								
Less than 25%	591	.	.	.	.	.	850	557
25-49 %	481	.	.	.	.	.	545	462
50-74 %	477	.	.	.	.	.	688	412
75% or more	522	.	.	.	.	.	710	452
Union presence								
No union employees	558	.	.	.	.	.	707	483
Has union employees	388	.	.	.	.	.	596	375
Unknown	409	.	.	.	.	.	666	403
Percent low wage employees **								
50% or more low wage	585	.	.	.	.	.	715	527
Less than 50% low wage	556	.	.	.	.	.	706	473
Unknown	403	.	.	.	.	.	585	397

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2003) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.65	33.26	20.87	19.35	21.99	8.00	13.94	9.64
Industry group **								
Agric., fish., forest.	50.97	.	.	.	.	.	57.54	92.57
Mining and manufacturing	16.18	.	.	.	.	.	32.10	16.07
Construction	26.91	.	.	.	.	.	37.15	65.57
Utilities and transp.	35.78	.	.	.	.	.	28.22	40.65
Wholesale trade	27.23	.	.	.	.	.	48.64	28.13
Fin. svcs. and real estate	29.73	.	.	.	.	.	33.76	32.05
Retail trade	37.21	.	.	.	.	.	58.96	37.96
Professional services	15.74	.	.	.	.	.	37.21	11.86
Other services	29.82	.	.	.	.	.	50.01	35.57
Ownership								
For profit, incorporated	12.68	.	.	.	.	.	15.99	12.23
For profit, unincorporated	21.12	.	.	.	.	.	36.54	28.53
Nonprofit	24.92	.	.	.	.	.	92.71	18.65
Unknown	42.04	.	.	.	.	.	84.51	42.15
Age of firm								
Less than 5 years	40.28	.	.	.	.	.	54.28	46.24
5-9 years	37.15	.	.	.	.	.	35.71	48.24
10-19 years	30.34	.	.	.	.	.	29.17	47.51
20 or more years	11.84	.	.	.	.	.	20.87	11.71
Unknown	10.37	.	.	.	.	.	201.86	10.12
Multi/single status								
2 or more locations	8.77	.	.	.	.	.	28.84	9.05
1 location only	14.17	.	.	.	.	.	15.13	24.05
Percent full-time employees								
Less than 25%	66.54	.	.	.	.	.	121.64	59.80
25-49 %	27.97	.	.	.	.	.	30.01	33.49
50-74 %	22.28	.	.	.	.	.	23.00	20.82
75% or more	8.92	.	.	.	.	.	13.69	10.36
Union presence								
No union employees	13.70	.	.	.	.	.	12.90	14.82
Has union employees	26.62	.	.	.	.	.	116.27	23.35
Unknown	32.37	.	.	.	.	.	91.73	33.64
Percent low wage employees **								
50% or more low wage	19.57	.	.	.	.	.	27.06	22.45
Less than 50% low wage	15.00	.	.	.	.	.	18.84	15.92
Unknown	11.12	.	.	.	.	.	68.37	11.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2003) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,079	1,724	1,502	1,390	1,051	897	1,575	969
Industry group **								
Agric., fish., forest.	1,365	.	.	.	.	.	1,982	901
Mining and manufacturing	943	.	.	.	.	.	1,376	897
Construction	1,460	.	.	.	.	.	1,602	1,326
Utilities and transp.	1,072	.	.	.	.	.	1,626	996
Wholesale trade	1,135	.	.	.	.	.	1,404	1,058
Fin. svcs. and real estate	922	.	.	.	.	.	1,356	861
Retail trade	1,144	.	.	.	.	.	1,833	1,004
Professional services	1,117	.	.	.	.	.	1,716	974
Other services	1,139	.	.	.	.	.	1,462	1,035
Ownership								
For profit, incorporated	1,079	.	.	.	.	.	1,588	966
For profit, unincorporated	1,156	.	.	.	.	.	1,591	1,004
Nonprofit	1,017	.	.	.	.	.	1,407	974
Unknown	1,067	.	.	.	.	.	1,515	939
Age of firm								
Less than 5 years	1,245	.	.	.	.	.	1,435	1,050
5-9 years	1,317	.	.	.	.	.	1,649	1,026
10-19 years	1,269	.	.	.	.	.	1,665	975
20 or more years	1,083	.	.	.	.	.	1,540	989
Unknown	915	.	.	.	.	.	1,470	914
Multi/single status								
2 or more locations	935	.	.	.	.	.	1,417	924
1 location only	1,439	.	.	.	.	.	1,591	1,230
Percent full-time employees								
Less than 25%	1,405	.	.	.	.	.	2,113	1,313
25-49 %	1,169	.	.	.	.	.	1,764	1,022
50-74 %	1,078	.	.	.	.	.	1,731	942
75% or more	1,065	.	.	.	.	.	1,543	958
Union presence								
No union employees	1,155	.	.	.	.	.	1,612	999
Has union employees	923	.	.	.	.	.	1,103	912
Unknown	935	.	.	.	.	.	830	937
Percent low wage employees **								
50% or more low wage	1,323	.	.	.	.	.	1,945	1,103
Less than 50% low wage	1,121	.	.	.	.	.	1,544	966
Unknown	963	.	.	.	.	.	1,423	955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2003) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.84	57.75	78.97	47.92	29.18	18.95	38.67	11.16
Industry group **								
Agric., fish., forest.	154.77	.	.	.	.	.	189.21	170.97
Mining and manufacturing	25.23	.	.	.	.	.	65.89	28.41
Construction	81.76	.	.	.	.	.	92.27	125.65
Utilities and transp.	69.31	.	.	.	.	.	92.38	65.84
Wholesale trade	57.19	.	.	.	.	.	66.51	75.72
Fin. svcs. and real estate	47.12	.	.	.	.	.	133.44	48.96
Retail trade	104.25	.	.	.	.	.	165.82	95.22
Professional services	29.93	.	.	.	.	.	79.39	27.89
Other services	42.03	.	.	.	.	.	47.46	53.37
Ownership								
For profit, incorporated	18.59	.	.	.	.	.	50.60	13.14
For profit, unincorporated	39.52	.	.	.	.	.	62.80	47.46
Nonprofit	45.95	.	.	.	.	.	168.70	45.21
Unknown	61.70	.	.	.	.	.	137.46	62.06
Age of firm								
Less than 5 years	81.91	.	.	.	.	.	86.50	107.36
5-9 years	47.20	.	.	.	.	.	92.41	66.51
10-19 years	54.12	.	.	.	.	.	109.66	52.71
20 or more years	13.59	.	.	.	.	.	52.83	11.71
Unknown	20.94	.	.	.	.	.	370.14	20.72
Multi/single status								
2 or more locations	16.33	.	.	.	.	.	61.20	17.34
1 location only	32.03	.	.	.	.	.	42.23	43.86
Percent full-time employees								
Less than 25%	244.98	.	.	.	.	.	414.85	119.42
25-49 %	88.04	.	.	.	.	.	169.14	103.23
50-74 %	84.13	.	.	.	.	.	134.65	83.27
75% or more	18.72	.	.	.	.	.	39.40	15.13
Union presence								
No union employees	21.60	.	.	.	.	.	34.12	18.06
Has union employees	63.02	.	.	.	.	.	173.18	63.19
Unknown	65.13	.	.	.	.	.	209.47	65.38
Percent low wage employees **								
50% or more low wage	45.55	.	.	.	.	.	113.56	60.71
Less than 50% low wage	22.84	.	.	.	.	.	32.48	20.62
Unknown	27.29	.	.	.	.	.	270.25	29.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4(2003) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.1%	75.9%	78.6%	79.8%	78.5%	75.9%	77.9%	76.9%
Industry group **								
Agric., fish., forest.	59.0%	.	.	.	.	.	62.4%	57.1%
Mining and manufacturing	75.5%	.	.	.	.	.	81.4%	74.7%
Construction	76.6%	.	.	.	.	.	76.7%	76.4%
Utilities and transp.	74.1%	.	.	.	.	.	64.8%	75.3%
Wholesale trade	76.7%	.	.	.	.	.	80.8%	75.2%
Fin. svcs. and real estate	79.1%	.	.	.	.	.	80.3%	78.9%
Retail trade	71.3%	.	.	.	.	.	72.9%	70.9%
Professional services	79.3%	.	.	.	.	.	80.0%	79.2%
Other services	79.4%	.	.	.	.	.	76.6%	80.4%
Ownership								
For profit, incorporated	76.5%	.	.	.	.	.	77.8%	76.1%
For profit, unincorporated	78.9%	.	.	.	.	.	78.7%	79.0%
Nonprofit	78.9%	.	.	.	.	.	79.9%	78.8%
Unknown	79.7%	.	.	.	.	.	73.2%	81.8%
Age of firm								
Less than 5 years	79.4%	.	.	.	.	.	78.3%	80.6%
5-9 years	79.6%	.	.	.	.	.	77.4%	81.4%
10-19 years	82.7%	.	.	.	.	.	80.0%	84.9%
20 or more years	75.7%	.	.	.	.	.	76.9%	75.4%
Unknown	76.8%	.	.	.	.	.	35.6% *	76.8%
Multi/single status								
2 or more locations	76.4%	.	.	.	.	.	75.0%	76.5%
1 location only	78.5%	.	.	.	.	.	78.1%	79.1%
Percent full-time employees								
Less than 25%	49.5%	.	.	.	.	.	76.8%	44.2%
25-49 %	80.5%	.	.	.	.	.	80.4%	80.5%
50-74 %	75.6%	.	.	.	.	.	73.0%	76.2%
75% or more	77.8%	.	.	.	.	.	78.3%	77.6%
Union presence								
No union employees	79.3%	.	.	.	.	.	78.8%	79.5%
Has union employees	73.6%	.	.	.	.	.	63.2%	74.3%
Unknown	69.7%	.	.	.	.	.	74.9%	69.6%
Percent low wage employees **								
50% or more low wage	78.3%	.	.	.	.	.	74.1%	79.8%
Less than 50% low wage	77.7%	.	.	.	.	.	78.3%	77.5%
Unknown	75.8%	.	.	.	.	.	79.9%	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	0.89%	1.22%	1.55%	1.20%	1.25%	0.77%	1.03%
Industry group **								
Agric., fish., forest.	5.87%	.	.	.	.	.	5.09%	11.19%
Mining and manufacturing	1.88%	.	.	.	.	.	3.10%	2.01%
Construction	1.91%	.	.	.	.	.	1.31%	4.28%
Utilities and transp.	1.89%	.	.	.	.	.	6.99%	2.05%
Wholesale trade	2.62%	.	.	.	.	.	1.60%	3.29%
Fin. svcs. and real estate	1.63%	.	.	.	.	.	1.71%	1.79%
Retail trade	3.48%	.	.	.	.	.	1.64%	4.12%
Professional services	0.84%	.	.	.	.	.	1.20%	1.03%
Other services	1.63%	.	.	.	.	.	1.30%	2.10%
Ownership								
For profit, incorporated	0.97%	.	.	.	.	.	0.83%	1.25%
For profit, unincorporated	1.72%	.	.	.	.	.	1.43%	2.49%
Nonprofit	1.58%	.	.	.	.	.	3.97%	1.68%
Unknown	2.98%	.	.	.	.	.	3.52%	4.23%
Age of firm								
Less than 5 years	1.34%	.	.	.	.	.	1.62%	3.55%
5-9 years	1.95%	.	.	.	.	.	1.92%	2.78%
10-19 years	1.38%	.	.	.	.	.	1.67%	2.00%
20 or more years	1.10%	.	.	.	.	.	1.12%	1.39%
Unknown	1.43%	.	.	.	.	.	14.93% *	1.42%
Multi/single status								
2 or more locations	1.16%	.	.	.	.	.	2.82%	1.17%
1 location only	0.69%	.	.	.	.	.	0.75%	1.57%
Percent full-time employees								
Less than 25%	11.05%	.	.	.	.	.	2.75%	12.52%
25-49 %	2.29%	.	.	.	.	.	2.30%	3.02%
50-74 %	1.89%	.	.	.	.	.	1.96%	2.38%
75% or more	0.71%	.	.	.	.	.	0.84%	0.85%
Union presence								
No union employees	0.62%	.	.	.	.	.	0.68%	0.76%
Has union employees	1.29%	.	.	.	.	.	4.74%	1.45%
Unknown	3.53%	.	.	.	.	.	4.06%	3.59%
Percent low wage employees **								
50% or more low wage	1.09%	.	.	.	.	.	1.43%	1.59%
Less than 50% low wage	0.82%	.	.	.	.	.	0.79%	1.05%
Unknown	2.11%	.	.	.	.	.	4.37%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.5(2003) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17	18	18	17	16	16	18	16
Industry group **								
Agric., fish., forest.	19	.	.	.	.	.	19	19
Mining and manufacturing	16	.	.	.	.	.	18	16
Construction	17	.	.	.	.	.	18	16
Utilities and transp.	17	.	.	.	.	.	20	17
Wholesale trade	17	.	.	.	.	.	18	16
Fin. svcs. and real estate	16	.	.	.	.	.	18	16
Retail trade	17	.	.	.	.	.	19	17
Professional services	16	.	.	.	.	.	18	16
Other services	16	.	.	.	.	.	18	16
Ownership								
For profit, incorporated	17	.	.	.	.	.	18	16
For profit, unincorporated	17	.	.	.	.	.	19	16
Nonprofit	16	.	.	.	.	.	16	16
Unknown	16	.	.	.	.	.	18	16
Age of firm								
Less than 5 years	17	.	.	.	.	.	17	17
5-9 years	17	.	.	.	.	.	19	15
10-19 years	17	.	.	.	.	.	18	17
20 or more years	17	.	.	.	.	.	18	16
Unknown	16	.	.	.	.	.	21	16
Multi/single status								
2 or more locations	16	.	.	.	.	.	18	16
1 location only	17	.	.	.	.	.	18	16
Percent full-time employees								
Less than 25%	16	.	.	.	.	.	17	16
25-49 %	16	.	.	.	.	.	18	16
50-74 %	16	.	.	.	.	.	18	16
75% or more	17	.	.	.	.	.	18	16
Union presence								
No union employees	17	.	.	.	.	.	18	16
Has union employees	16	.	.	.	.	.	15	16
Unknown	17	.	.	.	.	.	17	17
Percent low wage employees **								
50% or more low wage	18	.	.	.	.	.	19	17
Less than 50% low wage	17	.	.	.	.	.	18	16
Unknown	16	.	.	.	.	.	19	16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.5(2003) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.06	0.20	0.24	0.11	0.12	0.11	0.13	0.08
Industry group **								
Agric., fish., forest.	1.00	.	.	.	.	.	0.94	1.77
Mining and manufacturing	0.19	.	.	.	.	.	0.38	0.23
Construction	0.31	.	.	.	.	.	0.32	0.61
Utilities and transp.	0.52	.	.	.	.	.	1.32	0.45
Wholesale trade	0.15	.	.	.	.	.	0.28	0.23
Fin. svcs. and real estate	0.20	.	.	.	.	.	0.67	0.21
Retail trade	0.18	.	.	.	.	.	0.55	0.28
Professional services	0.14	.	.	.	.	.	0.24	0.14
Other services	0.21	.	.	.	.	.	0.29	0.29
Ownership								
For profit, incorporated	0.09	.	.	.	.	.	0.17	0.13
For profit, unincorporated	0.30	.	.	.	.	.	0.54	0.39
Nonprofit	0.19	.	.	.	.	.	0.39	0.20
Unknown	0.40	.	.	.	.	.	0.64	0.44
Age of firm								
Less than 5 years	0.34	.	.	.	.	.	0.41	0.58
5-9 years	0.33	.	.	.	.	.	0.28	0.42
10-19 years	0.22	.	.	.	.	.	0.21	0.42
20 or more years	0.09	.	.	.	.	.	0.25	0.10
Unknown	0.13	.	.	.	.	.	5.65	0.13
Multi/single status								
2 or more locations	0.10	.	.	.	.	.	0.33	0.10
1 location only	0.16	.	.	.	.	.	0.14	0.24
Percent full-time employees								
Less than 25%	0.49	.	.	.	.	.	0.65	0.60
25-49 %	0.35	.	.	.	.	.	0.50	0.38
50-74 %	0.37	.	.	.	.	.	0.57	0.40
75% or more	0.09	.	.	.	.	.	0.12	0.12
Union presence								
No union employees	0.10	.	.	.	.	.	0.12	0.13
Has union employees	0.22	.	.	.	.	.	0.44	0.22
Unknown	0.19	.	.	.	.	.	1.38	0.19
Percent low wage employees **								
50% or more low wage	0.32	.	.	.	.	.	0.33	0.40
Less than 50% low wage	0.05	.	.	.	.	.	0.14	0.09
Unknown	0.15	.	.	.	.	.	1.31	0.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.6(2003) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.0%	19.3%	19.4%	19.8%	18.3%	17.3%	19.7%	17.6%
Industry group **								
Agric., fish., forest.	19.1%	.	.	.	.	.	19.1%	19.2%
Mining and manufacturing	17.5%	.	.	.	.	.	20.0%	17.2%
Construction	19.6%	.	.	.	.	.	19.5%	19.8%
Utilities and transp.	18.4%	.	.	.	.	.	20.5%	18.1%
Wholesale trade	19.2%	.	.	.	.	.	20.6%	18.9%
Fin. svcs. and real estate	17.1%	.	.	.	.	.	17.6%	17.0%
Retail trade	17.9%	.	.	.	.	.	19.2%	17.7%
Professional services	18.0%	.	.	.	.	.	20.2%	17.5%
Other services	18.1%	.	.	.	.	.	20.0%	17.6%
Ownership								
For profit, incorporated	17.9%	.	.	.	.	.	19.6%	17.6%
For profit, unincorporated	18.4%	.	.	.	.	.	20.5%	17.5%
Nonprofit	18.2%	.	.	.	.	.	20.5%	18.0%
Unknown	18.1%	.	.	.	.	.	18.7%	17.8%
Age of firm								
Less than 5 years	17.9%	.	.	.	.	.	17.2%	18.7%
5-9 years	18.1%	.	.	.	.	.	18.9%	17.3%
10-19 years	19.2%	.	.	.	.	.	19.9%	18.6%
20 or more years	18.4%	.	.	.	.	.	20.3%	18.0%
Unknown	16.8%	.	.	.	.	.	13.6%	16.8%
Multi/single status								
2 or more locations	17.4%	.	.	.	.	.	19.0%	17.4%
1 location only	19.6%	.	.	.	.	.	19.8%	19.4%
Percent full-time employees								
Less than 25%	19.4%	.	.	.	.	.	18.3%	19.5%
25-49 %	19.1%	.	.	.	.	.	20.1%	18.9%
50-74 %	16.7%	.	.	.	.	.	20.5%	15.7%
75% or more	18.0%	.	.	.	.	.	19.6%	17.7%
Union presence								
No union employees	18.2%	.	.	.	.	.	19.7%	17.8%
Has union employees	17.3%	.	.	.	.	.	19.0%	17.2%
Unknown	17.8%	.	.	.	.	.	24.7%	17.7%
Percent low wage employees **								
50% or more low wage	20.1%	.	.	.	.	.	21.4%	19.6%
Less than 50% low wage	18.3%	.	.	.	.	.	19.4%	18.0%
Unknown	17.1%	.	.	.	.	.	21.9%	17.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.6(2003) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.11%	0.23%	0.45%	0.46%	0.42%	0.18%	0.24%	0.15%
Industry group **								
Agric., fish., forest.	1.42%	.	.	.	.	.	1.50%	3.21%
Mining and manufacturing	0.34%	.	.	.	.	.	1.24%	0.36%
Construction	0.65%	.	.	.	.	.	0.33%	1.07%
Utilities and transp.	0.53%	.	.	.	.	.	0.40%	0.56%
Wholesale trade	0.81%	.	.	.	.	.	1.46%	1.10%
Fin. svcs. and real estate	0.27%	.	.	.	.	.	0.94%	0.28%
Retail trade	0.45%	.	.	.	.	.	0.78%	0.49%
Professional services	0.29%	.	.	.	.	.	0.45%	0.32%
Other services	0.74%	.	.	.	.	.	0.74%	1.07%
Ownership								
For profit, incorporated	0.13%	.	.	.	.	.	0.33%	0.17%
For profit, unincorporated	0.59%	.	.	.	.	.	1.12%	0.84%
Nonprofit	0.41%	.	.	.	.	.	1.27%	0.44%
Unknown	0.85%	.	.	.	.	.	1.10%	0.86%
Age of firm								
Less than 5 years	1.28%	.	.	.	.	.	0.94%	1.86%
5-9 years	0.47%	.	.	.	.	.	0.47%	0.94%
10-19 years	0.53%	.	.	.	.	.	0.56%	0.73%
20 or more years	0.21%	.	.	.	.	.	0.51%	0.26%
Unknown	0.24%	.	.	.	.	.	3.92%	0.24%
Multi/single status								
2 or more locations	0.13%	.	.	.	.	.	0.47%	0.13%
1 location only	0.23%	.	.	.	.	.	0.25%	0.49%
Percent full-time employees								
Less than 25%	0.95%	.	.	.	.	.	0.68%	1.20%
25-49 %	0.59%	.	.	.	.	.	0.83%	0.64%
50-74 %	0.61%	.	.	.	.	.	0.73%	0.69%
75% or more	0.12%	.	.	.	.	.	0.26%	0.16%
Union presence								
No union employees	0.19%	.	.	.	.	.	0.22%	0.25%
Has union employees	0.36%	.	.	.	.	.	0.54%	0.36%
Unknown	0.56%	.	.	.	.	.	2.77%	0.54%
Percent low wage employees **								
50% or more low wage	0.65%	.	.	.	.	.	0.79%	0.76%
Less than 50% low wage	0.15%	.	.	.	.	.	0.21%	0.20%
Unknown	0.27%	.	.	.	.	.	0.92%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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